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ABSTRACT

BOP, Inc., is a simulated mortgage and loan office serving students in the high schools of Bingham County, Idaho, through a mobile educational service program. The program's primary purpose is to provide work experiences for high school students who have office skills so that they can make decisions about working in an office. The teacher's manual opens the document with a program overview explaining the program's four phases: (1) orientation and preparation, (2) positional instructions and simulation, (3) rotation, and (4) indepth simulation. Additional materials provide a description of the physical facility (floor plans, office sketches, and equipment and materials needed); teacher prerequisites; a rationale for establishing a simulation in an office practice class; an explanation of the simulation design for phases 2, 3, and 4; a detailed outline of files and materials needed to run the simulation; teacher's keys for phases 2, 3, and 4; suggested rush jobs for use in phase four of the BOP simulation; various materials to be used in interviewing for BOP positions; and a BOP self-evaluation and program evaluation sheet. (BP)

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B.O.P. Inc.
A Simulated Mortgage and Loan Office
Teacher's Guide

BINGHAM COUNTY CAREER EDUCATION

Blackfoot, Idaho 83221

EXEMPLARY PROJECT IN VOCATIONAL EDUCATION

conducted under

Part D of Public Law 90-537

U.S. DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
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Project Director

Dr. Bert W. Nixon

Rt. 2 Box 249-A
Blackfoot, Idaho 83221
(208) 684-3388

INSTRUCTOR

Mrs. Lela Morris

Rt. 2 Box 249-A
Blackfoot, Idaho 83221

CE 004 281

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PREFACE

BOP, Inc., is a mobile office that simulates a Mortgage and Loan office. The primary purpose is to provide a work experience for high school students who have office skills so that they can make decisions about working in an office.

The B.O.P., Inc. program was adapted from the M.O.E., Inc. program operating out of Utah State University in Logan, Utah.

The success of the program is dependent on an instructor who has actual office management experience, which can be applied in simulation.

Bert W. Nixon, Ed. D.
Director, Career Education

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B.O.P., INC.
Bingham County Office Program
A Simulated Office

OVERVIEW OF PROGRAM

BOP, INC. is a mobile simulated mortgage and loan office program serving students in the high schools of Bingham County, Idaho. The program is housed in a 12' X 44' mobile office designed for simulation. The program is designed to assist students in learning how to work in a business office. Through actual office work experience students will determine whether they want to work in an office environment. If they find they enjoy office work they will, through experience, be able to determine the kinds of positions and tasks that are most compatable with their particular interests and skills. Some may find they do not enjoy working in an office environment, which is also important.

The simulated program is designed for students who have developed some office skills. In Idaho these are students who are enrolled in the vocational office occupation courses. A modified program of exploratory nature is designed for other business education students.

In the BOP, INC. Simulated Program, this consists of short (two to four hour) business and office occupations exploratory experiences, where students get some feel for the type of work that goes on in an office, office physical environment, and a chance to perform some of the tasks in an office. Office occupations students are informed of the positions available and "open." Students then decide which position they would like, complete an application, are interviewed by an executive or administrator, and hired for a position. They begin working in the position they are "hired" for, but progress from one position to another until they have had the opportunity and experience of working in each of the following positions: Administrative Assistant, Vice President, Executive Secretary, Receptionist, Cashier, Insurance Clerk and Posting and Tax Clerk.

Our purpose in simulating an office is to give potential office workers an opportunity to work in an office and become a part of a real office organization. The only time the students in BOP, INC. do anything other than office work is when they become the Administrative Assistant; they then act as the outside world. In this position they may simulate a telephone operator, a customer, or a banker down the street.

The BOP, INC. simulation was copied from an actual mortgage loan office--Utah Mortgage Loan Corporation of Logan, Utah. Four simulation experts entered the offices of U.M.L.C. and interviewed each worker at his work station. These workers were asked questions about their positions and how they related to the overall operation of the office. The simulation team collected procedures and forms, etc. From this exciting beginning came samples of forms, information about procedures, ideas for equipment, positions, and techniques that are used in BOP, INC.

BOP, INC., then, functions as a mortgage and loan office by simulating the processes and procedures that occur in a typical mortgage-loan company. As students assume the position, play the role and do the work as an office employee, they learn to participate as a part of a team member in an office. Their contribution is important in providing an effective and satisfying office atmosphere.

Part of their learning to work in an office is in understanding and experiencing proper habits and attitudes toward the following:

1. Breaks
2. Absences
3. Tardies
4. Chain of Command
5. Dress
6. Communication in the office
7. Communication with the public

In addition students learn to use business terms and office vocabulary.

While working with BOP, INC., students are evaluated on the quality and quantity of work, ability to follow instructions, starting work without being told, diligence, judgement, initiative, responsibility, attitude, promptness, response to supervision and instruction, courtesy, cooperation, relations with co-workers and appearance. Evaluations are completed by the Vice President and President (Instructor).

BOP, INC. Simulation Procedures

As a worker in BOP, INC., students are given the opportunity to work in all of the positions in the office. They rotate through the positions as directed by the instructor. The simulation program consists of the following:

Phase I -- Orientation and Preparation

This is the general introduction to the simulation. It involves an acquaintanceship with the simulation facility and a laying of ground rules for work therein and procedures to be followed. Phase I starts near the beginning of the school year with BOP, INC. going to each high school for a two day orientation. This gives students an opportunity to see the office, become aware of and be introduced to the program, and learn of what is expected of those who are "hired" to work in the office. The orientation should be an experience that creates in students a high motivation for learning all they can and sharpening their skills prior to entering the office.

After students have seen BOP, INC. and received an orientation to the program they continue in their regular high school course until BOP, INC. arrives at their school for simulation. During this interval students complete application forms, are interviewed and are "hired" for a position in the office.

Phase II---Positional Instructions and Simulation

Phase II begins with students being assigned to their positions and an office group briefing by the instructor of each position and responsibility. This is followed by assignments to the routine, simple tasks for each station, and instructions on general procedures. Following the briefing students begin working, and the instructor individually briefs each student on their tasks and responsibilities. The instructor also reviews the procedures to insure students have a thorough knowledge and understanding of their position. As each student progresses in his/her work, additional work is added and more complicated office interdependence procedures are initiated. Group debriefings occur as needed to solve problems and clarify responsibilities and procedures.

Phase III and IV---Rotation and Indepth Simulation

After about one week (or when students have achieved some mastery of their job) students are rotated to a new position where they work for three or four days, then rotated again, etc., so that they have an opportunity to explore other jobs in the office. This gives students an overall understanding of a mortgage and loan office and a chance to see the operation from a different position. Some students may not rotate to all positions because of personal reasons or skill deficiencies. After Phase III (rotation through the jobs), students are again assigned to positions for indepth simulation with the Vice-Presidents' having complete control over the office. During Phase IV, the quality and quantity standards are progressively and systematically raised with students being able to handle all situations of work with minimum confusion and maximum efficiency.

Simulation in BOP, INC. Mortgage and Loan Office

Simulation is not a new concept in education. It has been around for many years. You very likely used it as a child when you were growing up. You assumed the role of one of your parents, the nurse, or a fire chief. Simulation is a very real part of our learning process.

Webster says that simulation is "to assume the appearance of . . ." With BOP, INC. we are assuming the appearance of an office; and in order to succeed, we must get realistic reactions from the participants. It takes a lot of preparation to get this kind of response. Imagine the background and effort that goes into a space shot simulation, a national emergency simulation, or an office simulation.

A mortgage loan company provides money for the purchase of homes and property, or both. This company obtains the money it loans to borrowers from investors. These investors are usually large insurance and investment companies. The Mortgage Loan Company makes a profit from "buying" money from these investors and "selling" it to borrowers at a slightly higher rate of interest.

When a couple decides to buy a home, they usually contact a real estate broker who shows them several homes. When the couple decides on a home to buy, they may select a mortgage loan company where they can receive a loan at the lowest possible rate of interest. The couple is interviewed by an official of the company and that official makes a decision as to whether a loan should be made or not.

If acceptable to all parties, the loan is then made to borrower for payment on the home. A welcome letter is sent from the Mortgage Loan Company to the borrower along with payment information and a set of coupons, one of which is to be returned with each monthly payment.

Each month the borrower writes a check for the amount of the payment, attaches it to the coupon for that month and sends it to the mortgage company. The cashier at the mortgage company receives the check and coupon. The check is then deposited in the bank, and the coupon is sent through the company's system and posted to the borrower's account.

In most states it is possible for the borrower to pay fire and hazard insurance and property tax premiums together with the mortgage payment. These funds are kept in reserve accounts with the mortgage company until the payment for each comes due. This enables the borrower to pay the same payment each month and not have to make a large payment for insurance or taxes when each comes due.

Job Positions in BOP, INC.

The names, descriptions and objectives of positions are:

Vice President

Is in charge of the office and is responsible for upgrading procedures. Is responsible only to the President. Must supervise personnel, make personnel evaluations, dictate letters, complete payroll, calculate early payoffs, complete annual statement and interview prospective employees. Signs all checks.

Executive Secretary

Regulates work overflow, handles dictation and transcription duties, and is responsible to the Vice President.

Receptionist

Meets visitors, files all correspondence, types all checks, reconciles all bank statements, screens visitors, and fills in wherever needed in the office.

Administrative Assistant

Takes the place of the outside world in the simulation. Duties consist of being an assistant to the teacher, role playing (County Tax Assessor, Bank, Insurance Company, Mailman, Borrowers), telephoning, evaluating, initiating customer contact, making up bank statement and miscellaneous duties directed by the teacher.

Cashier

Receives and deposits borrower payments, manages petty cash fund, posts to investors' ledgers, completes daily summary and recap, writes welcome letters to new borrowers, completes payment facts sheets, and handles all bad checks procedures.

Posting and Tax Clerk

Requests individual property tax amounts from county assessors for borrowers, pays taxes from individual borrowers' reserves, requests additional funds to pay taxes for the borrowers and posts to borrowers' ledgers.

Insurance Clerk

Checks insurance policies for completeness and accuracy, completes correction forms on incorrect policies, writes premium letters and completes tickler cards on correct policies, handles policy cancellation notices and renews insurance policies using customers' reserves or requests additional funds from borrowers.

President

Is the instructor and in charge of and responsible for the BOP, INC. program.

PHYSICAL FACILITY
BOP, INC.

DESCRIPTION

The BOP, INC. Mobile Office is a 12' X 48' (overall) mobile unit built by a mobile home builder. It consists of the following:

12' X 44' shell with 2" X 4" sidewall studs on 16" centers, 3/16" interior paneling (light oak), insulated with 3 1/2" insulation in the walls, 6 1/2 " insulation in the ceiling, and 6 1/2 " insulation in the floor. Aluminum foamcore insulated exterior siding. Interior cabinet and counter-top materials coordinated with paneling.

Inside is open with no cross-walls, full-length center-run fluorescent lighting, wall-to-wall carpeting and self-contained electric furnace wtth integral refrigerated air-conditioning ducted under the floor to four vents.

Toilet and lavatory facilities are not included.

Two separated doorways are placed on the same side of the unit. Dead-bolt security locks and storm doors are provided. No windows are included.

Unit is towable, frame is reinforced. Stop, signal and marker lights are permanently attached and wired for quick-connect to towing vehicle. "Wide load" and flasher lights conforming to state law are permanently attached to the backs of the units. Tandem axles with electric brakes are provided; suspension is adequate for trailer weight and 2000 to 4000 pounds of installed equipment. Six storable leveling jacks and two portable stairs are provided for each unit.

Units require 150 amp. 220v/110v service with two external weather proofed junction boxes, one 100 amp. and one 50 amp. and two 15' heavy duty weatherproofed entrance cables for connection to electrical service at site locations. Units are equipped with grounded 110v double outlet boxes located 32 inches apart on the full perimeter of each unit and 40" above the floor. All wiring meets applicable national, state and local codes.

Two fire extinguishers and other equipment necessitated by the Occupational Safety and Health Act is provided for each unit.

Interiors of each unit were constructed with the built-in counters and storage cabinets as noted in the floor plans.

Inasmuch as possible, construction conformed to trailer-house standards to minimize the cost factors of custom building the units.

Recommended additions:

The following recommendations are a result of the operation of the mobile units. It is recommended that:

Exterior lights over the doorways be provided for safety and security.

Adequate ventilation be provided in addition to air conditioning.

Two rows of lights positioned above counter work areas to prevent glare and shadows.

Heavy-duty storm doors or heavy duty trailer-house doors be provided.

Specifications

Body Dimensions: 12' X 45'. (12' X 48' overall)

Doors: Two exterior doors, 2'8" X 6'8" with storm doors.

Steps: Two steel steps and landings for entrances that are lightweight, collapsible and easily transported.

Frame: Heavy duty frame and hitch.

Walls: 2" X 3" studs on 16" centers
1/4" interior paneling
.019 gauge ribbed-aluminum outside

Roof: Trusses with 1/2" plywood under heavy gauge aluminum.

Floors: 2" X 6" Standard fir joist on 16" centers, 3/4" particle board.

Insulation: Wall - 3 1/2" fiber glass
Roof - 6" fiber glass
Floor - 6" fiber glass

Lighting: Fluorescent direct lighting - 100 ft. candles at 30" above floor.

Undercoating: Asphalt based undercover or coating.

Tires and axle: Tandem axle and four electric brakes, Tires - eight ply nylon 14.7 X 5.

Carpeting: Carpeting throughout -- 1/10 gauge, 270 pitch, 8.2 rows per inch, .150" pile height, 26.5 ounces per yard, shock proof/static free, soil/water/stain resistant, gold/green in color, primary and secondary jute back with rubber waffle type padding; color selection to be approved prior to installation.

Heading: 220 volt, 65 amp, 15 KW recirculating electric furnace.
4 ducts in center of floor

Air Conditioning: Three ton refrigeration unit ducted with furnace.

Electrical: a 220v to be used for all heating and air conditioning units. 110v to be used for all other circuits.
Electrical (grounded) outlets flush with wall throughout, located 40" from floor and centered between sidewall studs every 32" full perimeter of each unit.
External (weather proofed) junction breaker box with 200v incoming circuit, providing 220v and 110v. Located within wall and metal door covering opening to unit.
12 gauge wire minimum.
Wiring to meet all NECA, U.L. and applicable Idaho State codes.
Exterior lights at each door.
3-way switch at each of the doors for overhead lights.

Fireproofing: Two CO_2 fire extinguishers to be provided for each unit.

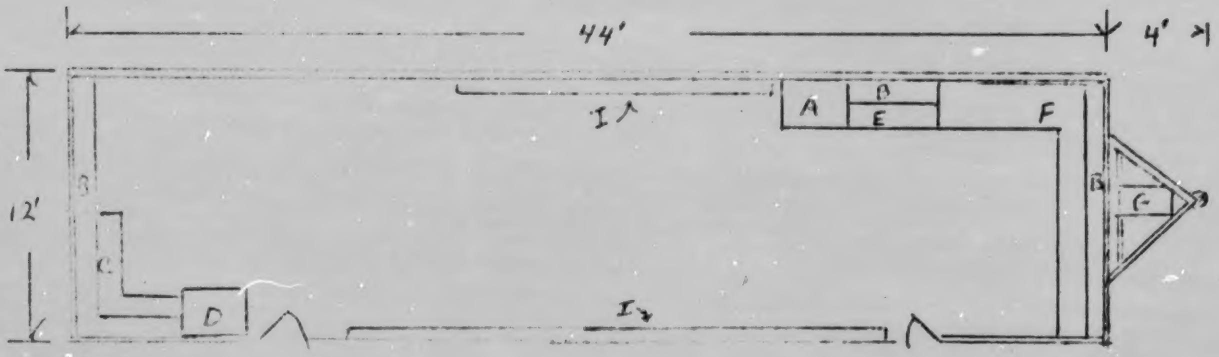
Interior Detail: Cabinet finish coordinatdd with paneling: wherever possible, standard trailer house cabinets to be utilized.
Formica/equivalent counter top material, woodgrain (teak) finish. (Color Cabinets and counters to be built-in as per drawing.

Jacks: Adjustable jacks (6 per unit) capable of supporting unit while in use.

Floor Plan and Sketch

A simplified floor plan is located on page . A sketch of physical arrangement of office positions is located on page .

B.O.P. INC., FLOOR PLAN



A. 15 KW Electric Furnace

B. Overhead kitchen cabinets for storage 12" wide 18" high/shelf

C. Counter, 24" X 29" high

D. Closet, storage & Coat, 36" X 30" deep

E. Cabinet, Storage, 30" X 48" X 36" high

F. Counter, 30" X 26" high

G. 3-ton REfrigeration Unit

H. Control/Breaker Panel

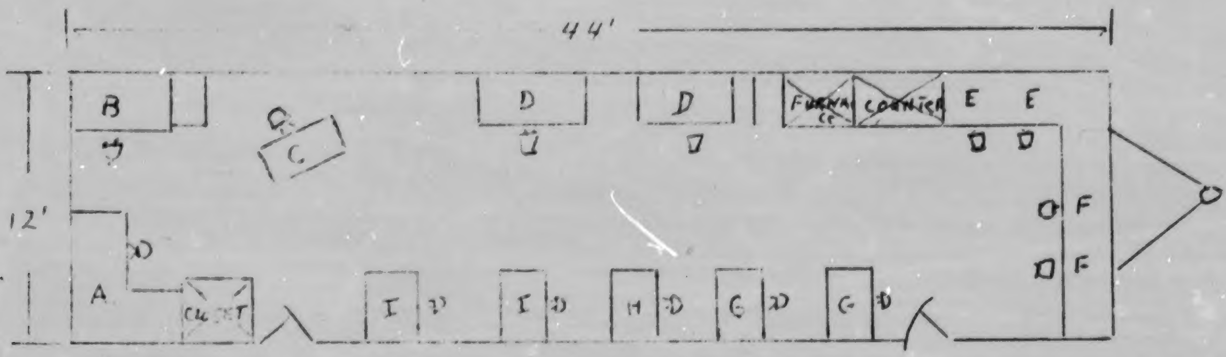
I. Shelf, 8" wide 42" high

Scale 1/8" = 1'

B.O.P. INC. OFFICE

SKETCH OF OFFICE

POSITIONS


44'
12'
B
C
D
D
FURNACE
COUNTER
E
E
F
F
A
CLOSET
I
I
H
G
G

A. Administrative Assistant

B. Instructor

C. Receptionist

D. Vice President (2)

E. Insurance Clerk (2)

F. Posting and Tax Clerk (2)

G. Cashier (2)

H. Secretary

I. Executive Secretary (2)

Scale 1/8" = 1'

EQUIPMENT AND MATERIALS

In selecting equipment for BOP Inc., consideration was given to the following.

1. What was used in area by businessmen--to supplement existing equipment.
2. Available in the schools
3. Superior service and maintenance on equipment
4. To prepare students for employability for "tomorrow".

These factors resulted in the purchase of the following equipment. One exception is the IBM Magnetic Card Selective Typewriter which is leased from IBM.

Executive desk (3)	$420.00
Secretarial desk, rectangular (1)	105.00
Secretarial desk, L-shaped (5)	540.00
Postage scale (1)	5.00
Desk calendars (13)	36.40
Name plates for each position (13)	78.00
Time clock (1)	200.00
Executive chair (1)	50.00
Secretarial chair (12)	480.00
Straight back chair (2)	20.00
File cabinet, standard 4 drawer (1)	60.00
File cabinet, legal 4 drawer (1)	70.00
Hanging file folders, letter size (200)	13.00
Hanging file folder, legal size (300)	16.00
File frames, legal (4)	10.00
Staplers (6)	25.20
Scissors (6)	7.20
Dictation system, Lanier Nyematic	900.00
Waste baskets (7)	21.00

6' x 8' 2-drawer file (2)	$ 50.00
In-Out box (13)	33.00
Clock (1)	25.00
6-drawer cardex file (1)	50.00
Telephone System Bogen II phones (1)	700.00
Paper cutter (1)	25.00
Transparency maker 3M Model 45D (1)	374.00
Cassette player, Channel Master (2)	60.00
Calculator, Burrough Programable (1)	1275.00
Calculator, Olympia (4)	450.00
Calculator, Frieden (1)	300.00
Typewriter, Olympia Executive (1)	418.00
Typewriter, Olympia Electric #35 (3)	828.00
Typewriter, IBM Correcting Selectric II (1)	580.00
Typewriter, IBM Selectric II (2)	770.00
Typewriter, IBM 13½ Selectric (1)	430.00
Paper punch	10.95
Rubber Stamp (non-negotiable)	5.00
Roledex file	11.95
Ward Guides (3)	8.85
Chairs--plastic (2)	20.00
I.B.M. Typing elements (3)	56.00
Phone pickup for recorder	5.00
Tool Kit (1)	7.00
Pencil sharpener (1)	6.00
"Today's Seceetary", magazine (modern secretary)	
Office supplies: paper, pencils, paper clips, forms, etc, for year	80.00

TEACHER PREREQUISITES

Simulation is not for all teachers. Ask yourself:

Do I want to innovate?

Can I handle the unstructured setting?

Do I have a business background? Have I worked in an office?

Can I abandon the rotation-type system of teaching office practice?

Can I tolerate being pulled in all directions by students needing my attention?

Can I give up group demonstrations wherein I am the center of the group?

Am I willing to allow students a certain degree of freedom of action?

Am I willing to allow students to assume responsibility for their own actions?

Am I now satisfied with the results of a traditional office practice class in terms of personal development and human relations?

If your answer to this last question is "yes," stop right now and close this book. REMEMBER, SIMULATION IS ONLY ONE METHOD OF TEACHING OFFICE PRACTICE.

RATIONALE FOR SIMULATION

A rationale for establishing a simulation in an Office Practice Class:

It provides a realistic setting for meaningful learning.

It acquaints students with an office system through the creation and processing of documents.

It provides a setting wherein students work closely with others to develop in the area of human relations.

It establishes in the students' minds the fact that each task is a part of the large picture of operating a business.

It offers students an opportunity to learn in some detail facts about a business with which they were previously unfamiliar.

It encourages students to think critically and to make judgements.

It ties together previously acquired student skills and knowledge so that students may begin to use them effectively.

It provides a setting wherein students begin to discover the relationships that exist between business and the customers of business.

It establishes in the minds of the students how their errors affect others.

It provides an activity in which students assume responsibility for their own actions.

It establishes a situation in which students see an entire cycle through which a product or service travels from beginning to end.

It gives students their first work experience under the close supervision of a teacher.

It educates the consumer -- not only the students in the class -- but also those student customers who participate.

SIMULATION DESIGN

Prerequisites

There are two basic prerequisites for simulation. All students who enter the program must have had some formal typewriting instruction. It is possible that a student could succeed in the program with only one semester of typewriting, but at least one year is preferred. The second prerequisite is that the curriculum must probide at least a two-period block of time back to back.

Some instruction in shorthand would also be desirable. If the student has not had shorthand, it is possible for him to complete all positions in the office by using dictating equipment. However, shorthand would make the student more valuable to the world of work and should be encouraged.

Learning Units of Study

The following are units of study which the teacher may find helpful to cover in connection with the simulation.

1. Banking
2. Business Machines
3. Correspondence (mailability, styles, procedures, dictation, letter writing)
4. Dictation and Transcription
5. Duplicating
6. Personnel Evaluation
7. Executive Typewriter
8. Filing
9. Insurance
10. Job Interviewing
11. Interest and Interest Computation
12. Mail
13. Office Etiquette
14. Payroll
15. Petty Cash
16. Public Relations
17. Supervision
18. Telephone
19. Travel Planning

The above learning units, which are normally a part of a regular office practice class, are also very valuable in the preparation of student for the simulation experience. It may be advisable for the teacher to redesign these units to more closely meet the needs of the students.

There are many ways to design learning units. One of the most effective for many teachers is the use of criterion based on learning modules.

Group Discussion

Discuss your views on coat and book storage. Do not allow coats and books to be kept at the student desks. Provide purse hooks on L-shaped trainers or assign purse storage to desk drawers.

Again, go over your attendance policy. Ask students to call in when they will be absent, just as they will be expected to do on the job.

Discuss clothing standards according to your own school policy and your own philosophy. (Caution: Don't climb out on a limb that your students may chop off.)

Discuss what is allowed and disallowed regarding the use and abuse of telephones, conversing, and moving around. Liken it to a real office.

Student prerequisites

If office occupations is offered in the twelfth-grade level, and you are going to offer a simulation of some type, you would expect to enroll students who have had at least one year of typewriting and who indicate to you a determination to gain in clerical proficiency. Students who have already had classes in bookkeeping, business English, business correspondence, machine transcription, business machines, etc., have already indicated a genuine interest in clerical proficiency. Needless to say, students with the more comprehensive business background will require less orientation.

If you expect to offer shorthand development, office style not speed, in your simulation, students should have had one year of shorthand. (Obviously, exceptions will occur depending upon ability and proficiency of the particular student.) If you look toward simulation as a means to develop shorthand speed, you will be disappointed unless you set aside sufficient time daily for speed building. Simulation is not designed to build skill per se. Rather, it is designed to "Put it all together." Simulation in office practice is just that -- practicing to work in an office. We all know that employees do not learn typewriting and shorthand skills on the job. Rather they use the skills they already possess to perform a job for an employer.

Boys and young men should be encouraged to enroll in the class.

Some teachers in small districts open their simulation to both clerical and stenographic students. Other steachers in small districts have chosen to use one of their other classes as the "outside world."

PHASE III Simulation Warmup

This phase is a more intensive treatment of each position and involves a rotation of two days at each position. Additional work is added to that given in Phase II and standards are progressively raised as the students begin to understand the concepts and procedures. Group debriefings become common as problems are identified. Student problems and weaknesses are again identified so that supporting classwork can correct them.

Following the Phase II materials are detailed positional instructions for Phase III. Each page lists the position, the task sheet, materials needed at that position, materials given to students by the instructor, and some general instructions as to how the tasks are carried out for that particular task sheet.

PHASE II

MATERIALS NEEDED FOR STUDENT'S FOLDERS AT EACH POSITION

Vice President

1. Task Sheet
2. 2 Payroll and Salary Registers
3. Monthly Payroll Table
4. 5 Appraisal Forms

Executive Secretary

1. Task Sheet
2. Prerecorded Transcription Belt (See Key)
3. 2 Interoffice Memorandum Forms
4. 1 Letterhead

Receptionist

1. Task Sheet
2. 1 Spirit Master
3. 1 Interoffice Memorandum Form
4. 1 Check

Administrative Assistant

1. Task Sheet

Posting and Tax Clerk

1. Task Sheet
2. 4 Coupons (Same as Cashiers)
3. 4 Borrower's Ledgers
4. Amortization Schedules nos. 1, 2, 3
5. Tax Notice Letter
6. List of County Assessors
7. 1 Letterhead
8. Master Customer List

Insurance Clerk

1. Task Sheet
2. 3 Fire & Hazard Insurance Policies (See Key)
    - 2 correct
    - 1 incorrect
3. Policy Correction Form
4. Policy Letter (Premium Letter
5. 2 Blank Tickler Cards
6. Completed Policy Cancellation Notice
7. Policy Cancellation Letter
8. 3 Letterhead
9. Master Customer List

Cashier

1. Task Sheet
2. 4 Completed Coupons (See Key)
3. Deposit Slip
4. 2 Investor's Ledgers
5. Amortization Schedules - Nos. 1, 2, 3
6. Daily Summary and Recap
7. Receipt Book
8. Money ($400)
9. Petty Cash Reconciliation
10. Petty Cash Book
11. Bad Check (See Key)
12. Bad Check Letter
13. Memorandum
14. Welcome Letter
15. Payment Facts Sheet
16. 2 Letterheads
17. Master Customer List

PHASE II

LISTED BELOW ARE THE MATERIALS NEEDED AT EACH POSITION

Vice President

Task Sheet
Procedures Manual**
2 Payroll and Salary Registers
Blank Dictation Belts**
Dictation Situations*

Executive Secretary

Task Sheet
Procedures Manual**
Prerecorded Transcription Belt*
2 Interoffice Memorandum Forms
Letterhead Sheets

Administrative Assistant

Task Sheet
Money

Cashier

Task Sheet
Procedures Manual**
4 Completed Coupons
Deposit Slip
2 Investor's Ledgers
Amortization Schedules - Nos. 1, 2, 3
Daily Summary and Recap Form
Petty Cash Book
Bad Check (See Key)
Payment Facts Sheet
Welcome Letter
Letterhead Sheets
Master Customer List
Receipt Book**

Receptionist

- Task Sheet
- Proeceudres Manual**
- 1 Spirit Master
- 1 Interoffice Memorandum Form
- Blank BOP Checks (beginning balance filled in)**

Posting and Tax Clerk

- Task Sheet
- Procedures Manual**
- 4 Completed Coupons
- 4 Borrower's Ledgers
- Amortization Schedules - No. 1, 2, 3
- Master Customer List
- List of County Assessors

Insurance Clerk

- Task Sheet
- Procedures Manual**
- 3 Fire Insurance Policies
  - 2 Correct
  - 1 Incorrect
- Blank Tickler Card
- Completed Policy Cancellation Notice
- Letterhead Sheets
- Master Customer List
- Policy Letter (Premium Letter)
- Policy Cancellation Letter

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* Materials given to student by the instructor other than folder contents.
** Materials located in the student's desk drawer.

PHASE III

VICE PRESIDENT

TASK SHEET No. 1

Materials Needed:

- Scratch Paper
- Dictation Belts
- Payroll Sheets
- BOP Appraisal Forms (one per student on team)
- Insurance Policy Expiration List from the Insurance Clerk

Materials Needed From the Instructor:

- Task Sheet
- Dictation Assignment Sheets
- Salary Scales (one is attached to task sheet)
- Bonuses
- Monthly Payroll Tax Schedule (attached to task sheet)

General Instructions:

The first thing the instructor will give the Vice President is task sheet no. 1. The instructor will periodically place some dictation assignment sheets in the Vice President's "in" tray.

The instructor has different salary scales and bonuses for figuring the payroll. Another salary scale or bonus sheet should be given to the Vice President when he completes the one on the task sheet.

The instructor can hand out more dictation assignment sheets, salary scales, and bonuses when he sees that the Vice President is nearly caught up. When the Vice President receives a bonus sheet, he should figure the bonuses in with the employees' regular salary according to the salary scale on which they are working and not separately.

The Vice President must keep the Executive Secretary busy; therefore, if the Executive Secretary is nearly out of work, the instructor should lean towards giving the Vice President more dictation assignment sheets rather than salary scales and bonuses because he can complete them faster. Should the Executive Secretary catch up on her work, the Vice President would have her help a member of his team.

The insurance policy expiration list typed by the Insurance Clerk should be kept by the Vice President for the duration at that position. When a customer renews his insurance, the Vice President should cross his name off the list. The Vice President will know when the insurance is renewed because he must sign a letter and a check.

PHASE III

EXECUTIVE SECRETARY

TASK SHEET No. 1

Materials Needed

Letterhead Sheets
Onion Skin Paper
Carbon Paper
Dictionary

Materials Needed from Instructor

Task Sheet
Prerecorded Dictation Belt

General Instructions

There is only one task sheet for the Executive Secretary.

It is the Vice President's job to keep the Executive Secretary busy; however, while the Vice President is preparing something for the Secretary, the instructor must give her a prerecorded dictation belt to get her started.

The Executive Secretary works directly with the Vice President and does his typing for him. If the secretary can take shorthand, she should take half of the Vice President's dictation in shorthand.

Whenever the secretary runs out of work, she should call the Vice President and ask if he has more work for her.

PHASE III

ADMINISTRATIVE ASSISTANT

TASK SHEET No. 1

Materials Needed:

Activity Log Sheets
Tape Recorder with telephone hook-up
Telephone Call Sheets
Cash for the Cashiers
Checks from Customers to Facilitate No. 7 on Task Sheet
Position Work Sheet

General Instructions

There is only one task sheet for Phase III.

The Activity Log Sheets should be in the Administrative Assistant's file. All telephone calls have been made up in advance.

If the instructor desires, he can instruct the Administrative Assistant to refile the telephone call sheets instead of having them placed in the "out" tray. It is a good idea to always take the telephone call sheets from the front of the file and refile to the back so that all of them will be used.

The Administrative Assistant represents the "outside" world," therefore, she is a telephoning customer, a visiting customer, or the bank when needs be.

Periodically she should take a check from her desk drawer and make a payment to a Cashier. The checks are made out for more than the actual payment so she must wait for her change. Once she gets her change, she returns to her work station, puts the money in the cash register, and goes back to doing another task.

Once or twice a day, she will ask each Cashier for some money for office needs such as stamps, paper, pencils, etc.

The Administrative Assistant should try to make two or three appointments with the Vice President each day and then keep all appointments she makes. She may call the Receptionist at the beginni of each day to be reminded of any appointments and the purpose for the appointments. She should always go through the Receptionist when keeping an appointment or making a payment.

PHASE III

RECEPTIONIST

TASK SHEET No. 1

Materials Needed:

Appointment Books--one for each team
BOP Checks
Scissors

Materials Needed from Instructor:

Task Sheet

General Instructions:

The Receptionist has the customer file located at her desk. The customers' names in her file will either begin with an "A" or a "B". Task Sheet No. 1 is to change that file from the alphabetic system to a numeric system.

The Receptionist files all correspondence in the customers' file and student file. The original copy goes to the customers' file and the carbon copy to the students' file.

Should a letter come to the Receptionist whose name does not start with an "A" or a "B", it could go to the county assessor file or to the investor file. If there is not a folder in one of the three above mentioned files for a letter, the Receptionist should file it in the miscellaneous file folder.

The Receptionist should make all the appointments for BOP, INC. She has an appointment book for each team and should share the appointments half and half with the Vice Presidents.

She should call the Administrative Assistant a few minutes before each appointment so that he may get ready to keep the appointment.

When the Receptionist makes appointments, she should make them for a regular office day such as from 8 a.m. to 5 p.m. Then by following a schedule similar to the one on the next page, the students will know what time during the class period to keep the appointment.

PHASE III

RECEPTIONIST

TASK SHEET No. 2

Materials Needed:

Appointment Books--one for each team
BOP Checks
Scissors

Materials Needed from Instructor:

General Instructions:

After the student completes task sheet No. 1, the instructor should collect it and give the student task sheet No. 2. The only item that is different on task sheet No. 2 is task No. 1. This time the student will change the files from the numeric system to a geographic system.

If a student finishes task sheet No. 1 and task sheet No. 2 during her stay at a rotation, then the next student that becomes the Receptionist should receive task sheet No. 3. These three task sheets must rotate. A system to follow is to have the three task sheets in one file folder and always take the one in front and file them to the back upon completion.

Below is a suggested BOP, INC. office hour conversion table. Of course, the conversion table will vary according to class periods.

OFFICE HOURS

8:00 = 12:45
8:30 = 12:52
9:00 = 12:58
9:30 = 1:04
10:00 = 1:10
10:30 = 1:16
11:00 = 1:22
11:30 = 1:28
12:00 = 1:35
LUNCH
1:00 = 1:40
1:30 = 1:46
2:00 = 1:52
2:30 = 1:58
3:00 = 2:04
3:30 = 2:10
4:00 = 2:16
4:30 = 2:22
5:00 = 2:25

PHASE III

RECEPTIONIST

TASK SHEET No. 3

Materials Needed:

Appointment Books--one for each team
BOP Checks
Scissors

Materials Needed from Instructor:

Task Sheet No. 3

General Instructions:

If a student finishes task sheets Nos. 1 and 2, or if the last student finished task sheet No. 2, then the instructor should hand out task sheet No. 3.

On task sheet No. 3, the student will change the files from the geographic system to an alphabetic system.

PHASE III

CASHIER

TASK SHEET No. 1

Materials Needed:

Petty Cash ($400)
Petty Cash Book
Receipt Book
Petty Cash Reconciliation
Deposit Slip
Investor's Ledgers
Posting Machine or Typewriter
Daily Summary and Recap
Payment Facts Sheet
Letterhead
Carbon Paper
Onion Skin Paper

Materials Needed from Instructor:

Task Sheet No. 1
  1. Petty Cash Procedures
  2. Sample Welcome Letter
Coupons with Checks Attached
Three or Four Coupons of Payment No. 1

General Instructions:

The instructor should give each Cashier ten to fifteen coupons with checks attached. It is important that the instructor give the Cashiers some coupons with payment number one on them to initiate the welcome letters and payment facts sheet. The payment facts sheet is page two of the welcome letter.

There are several coupons prepared with payment number one on them. These coupons are kept separate from the other coupons and then a few are mixed in with the regular coupons before being handed to the Cashier. When the Cashier has finished, the instructor can take out the payment number one coupons before they go to the Posting and Tax Clerk.

The Cashier should write a memorandum to the Receptionist requesting a check for $400 made out to Petty Cash. When she receives the check, she should have it cashed at the bank (Administrative Assistant).

The Cashier should check to make certain the amount of each check received agrees with the amount on the attached payment coupon. A deposit slip listing all the checks should be made out. The deposit slip must go to the Receptionist for recording of the deposit in the BOP checkbook.

Each coupon must be posted to the Investor's Ledgers to give each individual investor credit for the money that has been received for him. The amount posted to the Investor's Ledger is the amount shown on the amortization schedule, not the amount of the check.

A daily summary and recap is made out by the Cashier from each team; or they could be made out separately if preferred. It is done by totaling the postings on each individual investor's ledger and entering this total on the daily summary and recap.

Each coupon received which indicates that it is payment number one for a particular customer must be noted by the students so a welcome letter can be sent to that customer. A payment facts sheet must be enclosed with the welcome letter.

When the Cashier receives a payment from a customer (other than the original coupons given to the student by the instructor), he is to make an entry in the Petty Cash Book for the amount received. If the customer pays an amount greater than his payment, the Cashier should give him his change, make out a receipt, fill out a coupon so the investor will get credit, and make another entry in the Petty Cash Book in the Paid column. The customer is usually the Administrative Assistant; however, the instructor may wish to be a customer on occasion.

Any payment made out of the petty cash of $50 or more should be made by check. When the petty cash gets down to $200, it should be replenished to bring it back up to $400. The Cashier should return the money he has left in his petty cash to the bank at the end of the rotation.

Checks received without coupons attached should be returned to the Administrative Assistant.

PHASE III

CASHIER

TASK SHEET No. 2

Materials Needed:

Memorandum
Letterhead
Carbon Paper
Onion Skin Paper

Materials Needed from Instructor:

Task Sheet No. 2
Sample Bad Check Letter--attached to task sheet
Two or Three Checks Marked "Insufficient funds"
Some Regular Checks with Coupons
Two or Three Checks with Payment Number One Coupons

General Instructions:

When BOP, INC. makes a bank deposit, a portion of the deposit goes to each investor's account. How much each investor receives is determined by the daily summary and recap amounts. Because the tracing of an individual check to a particular investor's account would be very difficult, BOP, INC. upon receipt of a bad check immediately makes out a check to the First Sincerity Bank of Idaho (this is where BOP, INC. maintains its account) to cover the bad check. This keeps individual investor accounts from being affected by a bad check.

The Cashier should have the Receptionist make out a check to the First Sincerity Bank of Idaho for the total of the checks marked "Insufficient funds." Then the Cashier must write a letter to each customer who is responsible for a bad check telling him he must make the check good within a few days.

The check written by the Receptionist to cover the bad check should be attached to the bad check letter or letters so the Vice President can sign both at the same time.

PHASE III

POSTING AND TAX CLERK

TASK SHEET No. 1

Materials Needed:

Loan Card File
Letterhead
Carbon Paper
Onion Skin Paper

Materials Needed from Instructor:

Task Sheet
  1. A List of Addresses of the County Assessors
  2. Sample Request for Tax Notice Letter
Tax Notice Requests

General Instructions:

The tax notice requests sheet must be given to the students with task sheet No. 1. The sheets are in file cabinet No. 1, drawer No. 3, filed under Tax Notice Requests. An example is shown below.

POSTING AND TAX CLERK

Tax Notices Due	County	Loan No.
William G. Abney	Ada	02-235
Eugene H. Blake	Bingham	12-058
Harvey M. Ahlstrom	Blaine	09-095
William P. Bailey	Bannock	05-054
Mark E. Belnap	Shoshone	12-076

The student will find on the Tax Notice Request a list of customers with taxes due. The customers' original loan cards should be pulled from the loan card file. Upon finding the county the customer lives in, the student will find the county assessor for that county from the list attached to the task sheet. These loan cards are enclosed with the signed letter to the appropriate county assessor. The instructor then puts the loan cards with task sheet No. 2.

PHASE III

POSTING AND TAX CLERK

TASK SHEET No. 2

Materials Needed:

Letterhead
Carbon Paper
Onion Skin Paper
Master Customer List

Materials Needed from Instructor:

Task Sheet No. 2

1. Sample Letter of Transmittal
2. Sample Request for Additional Tax Reserve Funds Letter
3. Names and Addresses of the County Tax Assessors

Loan Cards

General Instructions:

The student should have the same loan cards they took from the loan card file when completing task sheet No. 1

The amount of taxes due is written on the back of the loan card. If the customer's tax reserve is sufficient, a check for the amount on the loan card is made out by the Receptionist to the county assessor for that county in which the customer lives. The check is to be returned to the Posting and Tax Clerk so that he may attach it to his letter.

Only one check needs to be written to each county assessor even though you may be paying taxes for more than one customer in that county.

Because the tax amount is only estimated each year, a borrower's tax reserve is often insufficient to pay his taxes. If the customer is short in his tax reserve, then a letter requesting additional tax reserve funds is sent to the customer. In order to complete the request for additional tax reserve funds letter, the student must figure the shortage amount and figure how much the borrower should increase his monthly payments in order to avoid a shortage the next year.

You can tell whether or not the student is typing the right letter to the right person by looking at the policy number. All policies beginning with numbers 01 to 06 have insufficient tax reserves; therefore, the student should type a request for additional tax reserve funds letter. All policies beginning with 07 to 12 have sufficient tax reserves; therefore, the student should type a letter of transmittal to the appropriate county assessor.

PHASE III

POSTING AND TAX CLERK

TASK SHEET No. 3

Materials Needed:

Borrowers' Ledgers
Amortization Schedules

Materials Needed from Instructor:

Checks with Attached Coupons

General Instructions:

The coupons are to be posted to the borrowers' ledgers after the Cashier has posted them to the investors' ledgers.

Should it become necessary to fill out a new ledger sheet, you should follow these steps:

1. Fill in the complete name.

2. Fill in the address from the master customer list.

3. Fill in the investor code. The first two digits of the loan number are the numbers of the investor code. For example, Lester G. Aaron's loan number is 09-040 so the investor code is 09.

4. Fill in the amortization schedule number. This number is obtained from the coupon under "Posting Codes." The amortization schedule for Lester G. Aaron is 6, therefore, his posting code is 09-6. Mr. Aaron's loan amount is $18,000 and amortization schedule 6 is the only schedule for that loan amount.

5. The investor corresponds with the first two digits of the loan number and posting codes on the coupons and the daily summary and recap sheet. For example, the first two digits of Lester G. Aaron's loan number and posting code is 09. Count down nine lines on the daily summary and recap and his investor is California Western Life Insurance.

6. The total monthly payment amount is obtained from the master customer list, also the principal and interest, insurance, taxes, and the original loan amount.

7. If the coupon is the first payment, indicate on the ledger the first payment date and project ahead to determine the maturity date. If the coupon is not the first, leave these items blank.

PHASE III

INSURANCE CLERK

TASK SHEET No. 1

Materials Needed:

Memorandums
Tickler Card File
Master Customer List
Insurance Correction Forms
Tickler Cards
BOP Letter head
Onion Skin Paper
Carbon Paper

Materials Needed from Instructor:

Task Sheet No. 1
Five or Six Correct Insurance Policies
Two or Three Incorrect Insurance Policies

General Instructions:

The instructor must take from his file some correct and some incorrect insurance policies to give to the student with task sheet No. 1

The correct insurance policies should be in folder labeled "Correct Insurance Policies," and the incorrect insurance policies should be in another folder labeled "Incorrect Insurance Policies."

So that all of the policies will be used, always take the policies from the front of the folder and refile to the back. The policies can easily be identified by the code (01-06 incorrect and 07-12 correct.)

More correct insurance policies should be given to the student than incorrect insurance policies so that the student will be typing more letters.

If one student is faster than the other, the instructor can regulate the work by giving more or fewer insurance policies to the students. For example, if the rotation is for four days and a student completes task sheets 1, 2 and 3 by the end of the second day, then to keep this student busy for the rest of the rotation, several additional insurance policies should be given to that particular student.

PHASE III

INSURANCE CLERK

TASK SHEET No. 2

Materials Needed:

BOP Letter head
Carbon Paper
Onion Skin Paper
Tickler Cards

Materials Needed from Instructor:

Task Sheet No. 2
  1. Insurance Letter of Transmittal
  2. List of Investors
  3. Letter Request for Additional Insurance Reserve Funds
Insurance Policy Renewal Sheets

General Instructions:

The insurance policy renewal sheets should be in the instructor's file under "Insurance Policy Renewal Sheets." A sample sheet is shown below.

INSURANCE CLERK

Insurance Policy Renewals	Cost of Renewal	Policy No.
Peter G. Ackley	$134.04	11-036
Howard F. Aland	117.96	02-033
Charles W. Atwood	146.64	05-031
Douglas G. Bishop	31.56	01-025

The instructor can readily see whether or not the student is typing the right letters to the right customers by checking the policy number. All policies starting with numbers 01 to 06 have insufficient insurance reserves. All policies beginning with 07 to 12 have sufficient reserves to pay their insurance when it is due.

From the renewal sheet on the preceding page the insurance company of Peter G. Ackley should receive a letter of transmittal and a check for the amount indicated above. Howard F. Aland, Charles W. Atwood, and Douglas G. Bishop each should receive a letter requesting additional funds to pay their insurance premium.

PHASE III

INSURANCE CLERK

TASK SHEET No. 3

Materials Needed:

BOP Letterhead
Carbon Paper
Onion Skin Paper

Materials Needed from Instructor:

Task Sheet No. 3
Policy Cancellation Letter (attached to task sheet)
Policy Cancellation Notices

General Instructions:

Each student should receive several policy cancellation notices depending on her speed and ability. The insurance policy cancellation notices should coordinate with the policy expiration list that was typed by the Insurance Clerk for the Vice President from the instructions on task sheet No. 1.

PHASE III

INSURANCE CLERK

TASK SHEET No. 4

Materials Needed:

Tickler Card File
Master Customer List
Insurance Correction Forms
Tickler Cards
BOP Letterhead
Carbon Paper
Onion Skin

Materials Needed from Instructor:

Task Sheet No. 4
Sample Premium Letterhead (attached to task sheet)
Four or Five Correct Insurance Policies
Two or Three Incoorect Insurance Policies

General Instructions:

The instructor must take from his file some correct and some incorrect insurance policies to give to the student with task sheet No. 4.

So that all of the policies will be used, always take the policies from the front of the folder and refile in the back. More correct insurance policies should be given to the student than incorrect insurance policies so that most of the student's effort will be toward typing letters.

If one student is faster, the instructor can regulate the situation by giving more or fewer insurance policies to individual students.

PHASE IV .Full-Scale Simulation

Phase IV is a full-scale simulation. It is the same as Phase III except that the instructor will give more work to the students with the task sheets.

The Vice Presidents will plan an itinerary and the Receptionist will address five envelopes in addition to their regular work.

The following is an idea as to how much work should be given to each student with their first task sheet:

The Executive Secretary should get two prerecorded dictation belts--one with a two-page letter and the other with three short letters. The Cashier should receive approximately 15 coupons attached to checks with three or four payment number ones mixed in with the regular coupons. The Posting and Tax Clerk is to prepare and send tax notices to the county assessors. The Insurance Clerk is to receive several insurance policies--both correct and incorrect. The Receptionist and Administrative Assistant will be doing about the same as in Phase III, but with maximum efficiency.

The teacher should not participate very much, but rather let each Vice President have as much control and authority as he can handle.

Each student should be able to handle all situations he is confronted with with little confusion and with great efficiency.

FILES, MATERIALS, AND OTHER INFORMATION NEEDED FOR SETTING UP SIMULATION

ALL CODES GIVEN IN THIS TEACHER'S MANUAL ARE FOR TEACHER USE ONLY AND IF DIVULGED TO STUDENTS WILL LIMIT THE EFFECTIVENESS OF THE SIMULATION.

Codes are for use in Phase III and Phase IV only. Codes will not work with Phase II nor with the rush jobs.

FILES AND MATERIALS NEEDED TO RUN SIMULATION

A. File Folders and Files

1. Near Receptionist

   a. borrower files (correspondence)
      (1) 100 folders
      (2) each folder labeled with the name, address, and loan number of a borrower
      (3) names can be found on master customer list in the Student's Manual

   b. student files
      (1) 1 folder for each student
      (2) each folder labeled with the name of a student

   c. investor files (correspondence)
      (1) 12 folders
      (2) each folder labeled with the name of an investor
      (3) names can be found in the Insurance Clerk section of the Student's Manual

   d. county assessor files (correspondence)
      (1) 15 folders
      (2) each folder labeled with the name of an assessor
      (3) names can be found in the Posting and Tax Clerk section of the Student's Manual

   e. miscellaneous folder (correspondence)

2. Near Posting Machines and Cashier and Posting and Tax Clerk

   a. investor ledger file
      (1) 1 folder
      (2) folder contains a ledger for each investor filed in numerical order

   b. borrower ledger files
      (1) 12 folders
      (2) each folder labeled with an investor number
      (3) folder contains all borrower ledgers associated with that investor--ledgers are filed first by investor code and then alphabetically within each code.

   c. amortization schedules file
      (1) 7 folders
      (2) folders are labeled from one to seven
      (3) No. 1 amortization schedule in No. 1 folder, etc.

3. Central Location

   a. forms file
      (1) folder for each form
      (2) central location in office

   b. positional file folder for each student (used during Phase III and IV
      (1) 12 folders
      (2) separate set in separate location for each class
      (3) used so student can keep work separated from other classes

4. Teacher File

   a. teacher task sheet files
      (1) 12 folders for each class during Phase II labeled name of each position
      (2) folder containing all forms and materials necessary to work a position is provided during Phase II
      (3) task sheets for Phases II, III, and IV are provided in the Student's Manual

   b. teacher working materials file (suggested input is provided later in this section)
      (1) each telephone call and dictation situation should be on a separate sheet for greater flexibility
      (2) separate file for tax notices due requests
      (3) separate file for insurance policy renewal sheets
      (4) incorrect insurance policies file (investor numbers 01-06)
      (5) correct insurance policies file (investor numbers 07-12)
      (6) insurance policy cancellation notice (one is completed for each incorrect insurance policy (01-06). These cancellation notices are used with task sheet 3 after task sheet 2 has been completed
      (7) several bad checks (to be used for input with Cashier bad check task sheet. Each check should be marked in some manner indicating that the check has been returned by the bank because of insufficient funds.)
      (8) 100 coupons filled out (payment number and month of payment should be entered in light pencil). Information found on Master Customer List
      (9) 20 coupons based on Auxiliary Master Customer List (found in Cashiers Task Sheet Section of Manual). Payment No. 1 used to initiate completion of Welcome Letter and Payment Facts Sheet by Cashier

B. Positional Files Needed

1. Insurance Clerk Tickler Files (2)

   a. 1 file for each Insurance Clerk
   b. 100 cards in each file

2. Posting and Tax Clerk Loan Card File (1)

   a. 1 file for both Posting and Tax Clerks to share
   b. file should contain original and copy
   c. front and back of loan card should be filled out (amounts for back of loan card can be found later in this section)
   d. 100 cards 8 x 5 cards

3. Rotary Files Central in office--each rotary file should contain:

   a. a listing of customers in alphabetical order
   b. a listing of customers in numerical order by loan number

C. Travel Itinerary Reference Book

PAYMENT NUMBERS AND POSTING CODES FOR COUPONS

The first number is the payment number which can be found on the Amortization Schedule, and the second numbers are the numbers suggested for the posting code on the coupons. The first two digits of the posting code are the investor numbers and the last digit is the Amortization Schedule number used when posting that coupon.

NAME	PAYMENT NO.	POSTING CODE
Aaron	1	09-6
Abbott	81	03-1
Abel	101	05-7
Abernathy	101	01-4
Abernethy	141	03-2
Able	101	11-2
Abney	121	02-6
Abraham	161	11-6
Abrams	181	12-5
Ackerline	201	08-2
Ackerlund	212	10-1
Ackerson	241	07-4
Ackley	260	11-7
Ackman	221	02-2
Adair	261	09-1
Adams	251	11-7
Adams	31	04-3
Adamson	81	01-1
Addams	241	07-2
Akins	221	10-3
Aland	281	02-6
Albee	281	07-2
Albert	231	02-1
Albertson	231	06-5
Alder	181	04-3
Allan	121	05-1
Allen	201	08-2
Alley	241	02-5
Allred	241	08-3
Allsop	241	03-7
Alsop	181	10-2
Ames	281	07-1
Andersen	201	01-4
Anderson	1	06-7
Andreason	201	02-1
Andrew	201	04-6
Andrews	181	09-3
Andrus	61	07-6

Addison	201	05-4	Angus	21	12-7
Agnew	246	08-7	Anthony	191	06-4
Ahlander	221	07-2	Armstrong	81	03-5
Ahlstrom	81	09-5	Arnell	101	04-1
Arnold	241	02-6	Bennion	1	08-4
Arthur	141	09-3	Benson	22	10-4
Atwood	143	05-7	Bentley	101	03-7
Avery	143	08-2	Berg	221	09-5
Baak	221	07-5	Bergeson	201	04-6
Babcock	201	11-4	Bigelow	81	01-2
Bailey	201	05-6	Billings	1	06-4
Baird	181	06-3	Bingham	201	03-7
Baker	201	12-5	Bird	101	04-1
Baldwin	161	10-2	Bishoff	241	09-4
Ball	31	08-7	Bishop	121	01-5
Ballard	241	01-1	Blake	1	12-1
Balls	221	05-2	Bond	71	05-6
Barber	121	08-4	Booth	31	07-3
Barker	201	04-3	Boulton	21	10-7
Barlow	201	06-5	Bowan	41	07-2
Barnes	81	03-6	Bower	221	12-6
Barnett	83	11-2	Bowman	181	02-3
Barrett	1	12-7	Brady	241	04-3
Barton	21	10-2	Briggs	31	03-7
Bateman	81	06-4	Brown	201	11-2
Bates	81	09-5	Bryant	101	01-4

Beck	31	10-3
Beckstead	161	01-7
Bell	191	11-7
Belnap	61	12-4
Bench	121	08-7
Bennett	31	02-6
Burton	101	05-3
Bush	221	06-6
Butler	81	03-5
Bywater	1	12-4

POSTING AND TAX CLERK

TAX NOTICES DUE

Each group of names separated by a double space should be typed on an individual sheet of paper. The amount of work for each student at the Posting and Tax Clerk position can be controlled in two ways: (1) A separate letter must be typed to each county listed, therefore the more counties on each sheet, the more letters necessary. (2) A check and short letter must be typed to each county for borrowers whose loan numbers begin 07-12. A longer letter and mathematical computations are required for each borrower with a loan number beginning 01-06.

THESE CODES ARE FOR TEACHER USE ONLY

Loan No.	Name	County
08-099	Ackerlind, Curtis F.	Bingham
07-005	Baak, Charles B.	Bingham
12-010	Abrams, Thayne G.	Bingham
02-100	Albert, Rudolf D.	Bear Lake
02-030	Arnold, Roy O.	Cassia
09-040	Aaron, Lester G.	Bingham
11-066	Abraham, F. Blaine	Cassia
05-094	Balls, Jack T.	Bingham
06-009	Billings, Bruce L.	Bear Lake
05-028	Burton, Ronald W.	Butte
09-080	Adair, Clifford	Butte
01-001	Adamson, Robert E.	Caribou
11-013	Babcock, William E.	Minidoka
02-078	Bennett, John J.	Idaho
10-057	Boulton, Jerry W.	Cassia
03-053	Barnes, Phillip P.	Bear Lake
08-051	Bennion, Robert A.	Bear Lake
04-007	Bird, William E.	Butte
12-022	Bywater, James J.	Bonneville
05-061	Abel, Robert H.	Bannock
03-041	Abbott, Clifton A.	Bingham
04-064	Arnell, George E.	Bingham
08-019	Bench, George Q.	Minidoka
06-003	Bowen, Frank K.	Bonneville
11-073	Able, Charles	Butte
02-035	Abney, William G.	Ada
12-058	Blake, Eugene H.	Bingham
09-095	Ahlstrom, Harvey M.	Blaine
05-054	Bailey, William P.	Bannock
12-076	Belnap, Mark E.	Shoshone

POSTING AND TAX CLERK

TAX NOTICES DUE
(continued)

Loan No.	Name	County
04-055	Barker, Charles A.	Jefferson
12-027	Bower, Ernest C.	Ada
03-069	Butler, Walter E.	Bear Lake
05-038	Addison, Paul G.	Madison
09-044	Arthur, Allen C.	Minidoka
02-023	Bowman, Max D.	Bannock
01-021	Bryant, Paul B.	Fremont
03-060	Abernethy, Henry L.	Bonneville
10-030	Alsop, Daniel R.	Ada
04-093	Brady, Elson R.	Fremont
08-045	Avery, Kenneth D.	Minidoka
09-082	Berg, Gerald C.	Butte
05-032	Allan, Delbert V.	Blaine
10-085	Baldwin, Boyd E.	Fremont
06-016	Barlow, Norman	Bannock
08-043	Agnew, Wallace P.	Bannock
10-014	Benson, Joseph A.	Custer
07-083	Booth, Brian A.	Elmore
03-086	Bentley, Haven F.	Bannock
01-097	Andersen, Howard S.	Cassia
07-098	Andrus, LaVere F.	Cassia
06-084	Anderson, Howard C.	Twin Falls
12-091	Barrett, Arthur E.	Ada
09-071	Bishoff, Norman E.	Ada
04-052	Bergeson, W. Harold	Madison
10-096	Akins, Martin T.	Fremont
07-046	Ames, Carl M.	Cassia
04-090	Andrew, William J.	Bear Lake
08-081	Ball, Duane O.	Power
07-079	Albee, Gary R.	Bannock
08-087	Allen, Victor G.	Custer
06-029	Anthony, James R.	Bingham
10-012	Beck, Ivan J.	Jefferson
04-037	Adams, Melvin T.	Ada
11-011	Barnett, Denny D.	Bonneville
06-015	Bateman, Rex W.	Bonneville
01-092	Bigelow, Clarence A.	Bingham
10-042	Ackerlund, , Charles C.	Fremont
03-065	Allsop, Reese A.	Ada

POSTING AND TAX CLERK

TAX NOTICES DUE
(continued_

Loan No.	Name	County
06-077	Bush, Silas R.	Ada
01-039	Abernathy, Roy P.	Ada
07-020	Ahlander, Perry G.	Bannock
08-017	Barber, Robert D.	Ada
03-026	Bingham, Keith M.	Bingham
03-056	Briggs, John R.	Bonneville
07-062	Ackerson, Charles D.	Bingham
07-088	Addams, Richard M.	Bingham
02-033	Aland, Howard F.	Bannock
04-089	Alder, Wendell R.	Bear Lake
08-070	Allred, Walter H.	Elmore
06-068	Baird, Donald R.	Bonneville
09-067	Bates, Robert J.	Madison
11-036	Ackley, Peter G.	Bonneville
11-063	Adams, Mark G.	Bingham
06-002	Albertson, Ted A.	Bonneville
02-050	Andreason, Russell	Elmore
01-025	Bishop, Douglas G.	Bannock
09-074	Andrews, Willard J.	Bear Lake
12-008	Angus, Porter F.	Bannock
05-031	Atwood, Charles W.	Fremont
10-049	Barton, Harry H.	Adams
01-072	Beckstead, Carl J.	Ada
12-018	Backer, Bruce H.	Jefferson
11-004	Bell, Harold F.	Shoshone
02-075	Ackman, Paul A.	Payette
02-048	Ailey, William C.	Adams

RUSH JOB NAMES

05-024	1. Bond, Douglas E.	Power
03-006	2. Armstrong, Phillip W.	Idaho
01-047	2. Ballard, Donald J.	Butte
11-059	2. Brown, Alden M.	Bingham

TAX AND INSURANCE AMOUNTS FOR CODING

The teacher must indicate the amount of tax assessment on the reverse side of each loan card. The following list shows the amount to be written on each loan card. The following list also contains the cost of coverage which should be included on the bottom line of the fire and hazard insurance policies.

NAME	TAXES	COST OF COVERAGE
Aaron	$446.68	$108.00
Abbott	164.64	32.04
Abel	572.16	134.40
Abernathy	360.24	84.00
Abernethy	590.04	127.20
Able	530.03	127.20
Abney	457.32	108.00
Abraham	446.87	108.00
Abrams	103.65	21.60
Ackerlind	530.04	127.20
Ackerlund	128.64	32.04
Ackerson	348.70	84.00
Ackley	550.36	134.40
Ackman	568.92	127.20
Adair	127.40	32.04
Adams	552.21	134.40
Adams	407.28	97.80
Adamson	152.28	32.04
Addams	530.03	127.20
Addison	290.60	84.00
Agnew	525.64	134.40

TAX AND INSURANCE AMOUNTS FOR CODING
(continued)

NAME	TAXES	COST OF COVERAGE
Ahlander	$521.37	$127.20
Ahlstrom	103.68	21.60
Akins	296.59	97.80
Aland	469.32	108.00
Albee	530.01	127.20
Albert	144.84	32.04
Albertson	123.48	21.60
Alder	430.68	97.80
Allan	160.80	32.04
Allen	517.62	127.20
Alley	159.36	21.60
Allred	395.59	97.80
Allsop	655.56	134.40
Alsop	530.00	127.20
Ames	127.31	32.04
Andersen	421.92	84.00
Anderson	586.32	134.40
Andreason	151.08	32.04
Andrew	550.20	108.00
Andrews	393.25	97.80
Andrus	446.88	108.00
Angus	525.52	134.40
Anthony	390.60	84.00
Armstrong	110.16	21.60
Arnell	133.20	32.04

TAX AND INSURANCE AMOUNTS FOR CODING
(continued)

NAME	TAXES	COST OF COVERAGE
Arnold	$490.02	$108.00
Arthur	390.69	97.80
Atwood	575.88	134.40
Avery	503.40	127.20
Baak	102.68	21.60
Babcock	348.72	84.00
Bailey	469.32	108.00
Baird	437.64	97.80
Baker	102.22	21.60
Baldwin	503.40	127.20
Ball	550.42	134.40
Ballard	151.08	32.04
Balls	633.36	127.20
Barber	342.87	84.00
Barker	416.16	97.80
Barlow	135.84	21.60
Barnes	466.68	108.00
Barnett	126.84	32.04
Barrett	525.54	134.40
Barton	529.70	127.20
Bateman	359.40	84.00
Bates	102.86	21.60
Beck	396.60	97.80
Beckstead	136.92	32.04
Bell	547.60	134.40

TAX AND INSURANCE AMOUNTS FOR CODING
(continued)

NAME	TAXES	COST OF COVERAGE
Belnap	$328.87	$ 84.00
Bench	546.37	134.40
Bennett	463.08	108.00
Bennion	342.27	84.00
Benson	337.92	84.00
Bentley	586.32	134.40
Berg	101.76	21.60
Bergeson	550.20	108.00
Bigelow	633.48	127.20
Billings	443.64	84.00
Bingham	664.32	134.40
Bird	192.36	32.04
Bishoff	343.27	84.00
Bishop	129.24	21.60
Blake	128.64	32.04
Bond	484.56	108.00
Booth	396.59	97.80
Boulton	551.42	134.40
Bowen	642.48	127.20
Bower	444.44	108.00
Boxman	148.44	32.04
Brady	472.68	97.80
Briggs	664.80	134.40
Brown	520.03	127.20
Bryant	364.92	84.00

TAX AND INSURANCE AMOUNTS FOR CODING
(continued)

NAME	TAXES	COST OF COVERAGE
Burton	$509.16	$ 97.80
Bush	471.24	108.00
Butler	126.60	21.60
Bywater	342.27	84.00

INSURANCE POLICIES

1. A policy should be filled out for each borrower.
2. All policies with numbers beginning 01 to 06 are incorrect. Errors on each policy can be in one or more of the following four areas:
   - a. Name
   - b. Address
   - c. Legal description
   - d. Amount of coverage

   Errors that you make on your policies are for you to determine.
3. All policies with numbers beginning with 07 to 12 are correct.

INSURANCE CLERK TICKLER CARD LIST

This list shows policy expiration dates for each borrower. Use this list as a basis for completing tickler cards.

January
Lester G. Aaron, 09-040
Peter G. Ackley, 11-036
Howard F. Aland, 02-033
Howard S. Andersen, 01-097
Charles W. Atwood, 05-031
Charles A. Barker, 04-055
George Q. Bench, 08-019
Douglas G. Bishop, 01-025
Ronald W. Burton, 05-028

February
Clifton A. Abbott, 03-041
Paul A. Ackman, 02-075
Gary R. Albee, 07-079
Howard C. Anderson, 06-084
Kenneth D. Avery, 08-045
Norman Barlow, 06-016
John J. Bennett, 02-078
Eugene H. Blake, 12-058
Silas R. Bush, 06-077

March
Robert H. Abel, 05-061
Clifford Adair, 09-080
Rudolf D. Albert, 02-100
W. Russell Andreason, 02-050
Charles B. Beak, 07-055
Phillip P. Barnes, 03-053
Robert A. Bennion, 08-051
Douglas E. Bond, 05-024
Walter E. Butler, 03-069

April
Roy P. Abernathy, 01-039
Mark G. Adams, 11-063
Ted A. Albertson, 06-002
William J. Andrew, 04-090
William E. Babcock, 11-013
Denny D. Barnett, 11-011
Joseph A. Benson, 10-014
Brian A. Booth, 07-083
James J. Bywater, 12-022

May
Henry L. Abernathy, 03-060
Melvin T. Adams, 04-037
Wendell R. Alder, 04-089
Willard J. Andrews, 09-074
William P. Bailey, 05-054
Arthur E. Barrett, 12-091
Haven F. Bentley, 03-086
Jerry W. Boulton, 10-057

June
Charles Able, 11-073
Robert E. Adamson, 01-001
Delbert V. Allan, 05-032
LaVere F. Andrus, 07-098
Donald R. Baird, 06-068
Harry H. Barton, 10-049
Gerald C. Berg, 09-082
Frank K. Bowen, 06-003

July
William G. Abney, 02-035
Richard M. Addams, 07-088
Victor G. Allen, 08-087
Porter F. Angus, 12-008
Bruce H. Baker, 12-028
Rex W. Bateman, 06-015
W. Harold Bergeson, 04-052
Ernest C. Bower, 12-027

August
F. Blaine Abraham, 11-066
Paul G. Addison, 05-038
William C. Alley, 02-048
James R. Anthony, 06-029
Boyd E. Baldwin, 10-085
Robert J. Bates, 09-067
Clarence A. Bigelow, 01-092
Max D. Bowman, 02-023

INSURANCE CLERK TICKLER CARD LIST

September
Thayne G. Abrams, 12-010
Wallace P. Agnew, 08-043
Walter H. Allred, 08-070
Phillip W. Armstrong, 03-006
Duane O. Ball, 08-081
Ivan J. Beck, 10-012
Bruce L. Billings, 06-009
Elson R. Brady, 04-093

October
Curtis F. Ackerlind, 08-099
Perry G. Ahlander, 07-020
Reese A. Allsop, 03-065
George E. Arnell, 04-046
Donald J. Ballard, 01-047
Carl J. Beckstead, 01-072
Keith M. Bingham, 03-056
John R. Briggs, 03-056

November
Charles C. Ackerlund, 10-042
Harvey M. Ahlstrom, 09-095
Daniel R. Alsop, 10-034
Roy O. Arnold, 02-030
Jack T. Balls, 05-094
Harold F. Bell, 11-004
William E. Bird, 03-007
Alden M. Brown, 11-059

December
Charles D. Ackerson, 07-062
Martin T. Akins, 10-096
Carl M. Ames, 07-046
Allen C. Arthur, 09-044
Robert D. Barber, 08-017
Mark E. Belnap, 12-076
Norman E. Bishoff, 09-071
Paul B. Bryant, 01-021

INSURANCE POLICY RENEWALS

Each group of names separated by a double space should be typed on an individual sheet of apaper. The amount of work for each atudent at the Insurance Clerk position can be controlled by the number of policy renewal sheets and the individual names on that sheet.

A check and a short letter must be typed to each insurance company for borrowers with loan numbers beginning 07-12. A longer letter and mathematical computations are required for each bo-rower with a loan number 01-06.

THESE ARE FOR THE TEACHER USE ONLY.

January	Cost of Coverage
#1	
Peter G. Ackley, 11-036	$130.04
Howard F. Aland, 02-033	117.96
Charles W. Atwood, 05-031	146.64
Douglas G. Bishop, 01-025	31.56
#2	
Lester G. Aaron, 09-040	107.60
Howard S. Andersen, 01-097	117.96
Charles A. Barker, 04-055	105.84
George Q. Bench, 08-019	129.40
Ronald W. Burton, 05-028	119.76
February	
#1	
Clifton A. Abbott, 03-041	46.44
Gary R. Albee, 07-079	127.19
Howard C. Anderson, 06-084	138.96
John J. Bennett, 02-078	119.04
Eugene H. Blake, 12-058	32.04
#2	
Paul A. Ackman, 02-075	133.56
Kenneth D. Avery, 08-045	122.70
Norman Barlow, 06-016	26.16
Silas R. Bush, 06-077	142.68

INSURANCE POLICY RENEWALS
(CONT.)

March	Cost of Coverage
#1	
Robert H. Abel, 05-061	$ 156.00
Clifford Adair, 09-080	32.00
W. Russell Andreason, 02-050	40.08
Robert A. Bennion, 08-051	81.62
Douglas E. Bond, 05-024	127.80
#2	
Rudolf D. Albert, 02-100	43.08
Charles B. Baak, 07-005	16.20
Phillip P. Barnes, 03-053	124.20
Walter E. Butler, 03-069	31.56
April	
#1	
Roy P. Abernathy, 01-039	91.20
William J. Andrew, 04-090	181.20
William E. Babcock, 11-013	82.00
Joseph A. Benson, 10-014	80.27
#2	
Mark G. Adams, 11-063	134.20
Ted A. Albertson, 06-002	26.16
Denny D. Barnett, 11-011	30.24
Brian A. Booth, 07-083	97.79
James J. Bywater, 12-022	81.27
May	
#1	
Henry L. Abernathy, 03-060	175.20
Wendell R. Alder, 04-089	138.84
Arthur E. Barrett, 12-091	124.40
Haven R. Bentley, 03-086	156.84
#2	
Melvin T. Adams, 04-037	106.88
Willard J. Andrews, 09-074	96.20
William P. Bailey, 05-054	134.20
Jerry W. Boulton, 10-057	127.92

INSURANCE POLICY RENEWALS
(CONT.)

June	Cost of Coverage
#1	
Charles Able, 11-073	$127.20
Robert E. Adamson, 01-001	44.28
Donald R. Baird, 06-068	120.24
Harry H. Barton, 10-049	126.20
#2	
Delbert V. Allan, 05-032	51.60
LaVere F. Andrus, 07-098	108.00
Gerald C. Berg, 09-082	30.47
Frank K. Bowen, 06-003	149.16
July	
#1	
William G. Abney, 02-035	144.00
Victor G. Allan, 08-087	113.29
Bruce H. Baker, 12-028	20.16
W. Harold Bergeson, 04-052	127.56
#2	
Richard M. Addams, 07-088	127.18
Porter F. Angus, 12-008	130.44
Rex W. Bateman, 06-015	90.36
Ernest C. Bower, 12-027	106.00
August	
#1	
Paul G. Addison, 05-038	95.88
James R. Anthony, 06-029	95.88
Max D. Bowman, 02-023	36.60
Boyd E. Baldwin, 10-085	122.07
#2	
F. Blaine Abraham, 11-066	107.64
William C. Alley, 02-048	29.64
Robert J. Bates, 09-067	19.21
Clarence A. Bigelow, 01-092	195.36

INSURANCE POLICY RENEWALS
(CONT.)

September	Cost of Coverage
#1	
Wallace P. Agnew	$121.37
Phillip W. Armstrong, 03-006	32.64
Duane O. Ball, 08-081	134.04
Elson, R. Brady, 04-093	108.84
#2	
Thayne G. Abrams, 12-010	21.60
Walter H. Allerd, 08-070	97.80
Ivan J. Beck, 10-012	97.80
Bruce L. Billings, 06-009	103.56
October	
#1	
Curtis F. Ackerlind, 08-099	127.15
Reese A. Allsop, 03-065	168.36
Donald J. Ballard, 01-047	40.32
Keith M. Bingham, 03-056	177.24
#2	
Perry G. Ahlander, 07-020	125.36
George E. Arnell, 04-046	42.00
Carl J. Beckstead, 01-072	42.00
John R. Briggs, 03-056	198.96
November	
#1	
Harvey M. Ahlstrom, 09-095	21.60
Roy O. Arnold, 02-030	114.36
Harold F. Bell, 11-004	129.76
William E. Bird, 04-007	36.60
#2	
Charles C. Ackerlund, 10-042	32.03
Daniel R. Alsop, 10-034	127.00
Jack T. Balls, 05-094	159.36
Alden M. Brown, 11-059	126.17

INSURANCE POLICY RENEWALS
(CONT.)

December	Cost of Coverage
#1	
Martin T. Akins, 10-096	$97.61
Allen C. Arthur, 09-044	97.08
Mark E. Belnap, 12-076	83.87
Paul B. Bryant, 01-021	93.96
#2	
Charles D. Ackerson, 07-062	83.00
Carl M. Ames, 07-046	31.99
Robert D. Barber, 08-017	83.99
Norman E. Bishoff, 09-071	82.23

TEACHER'S KEY

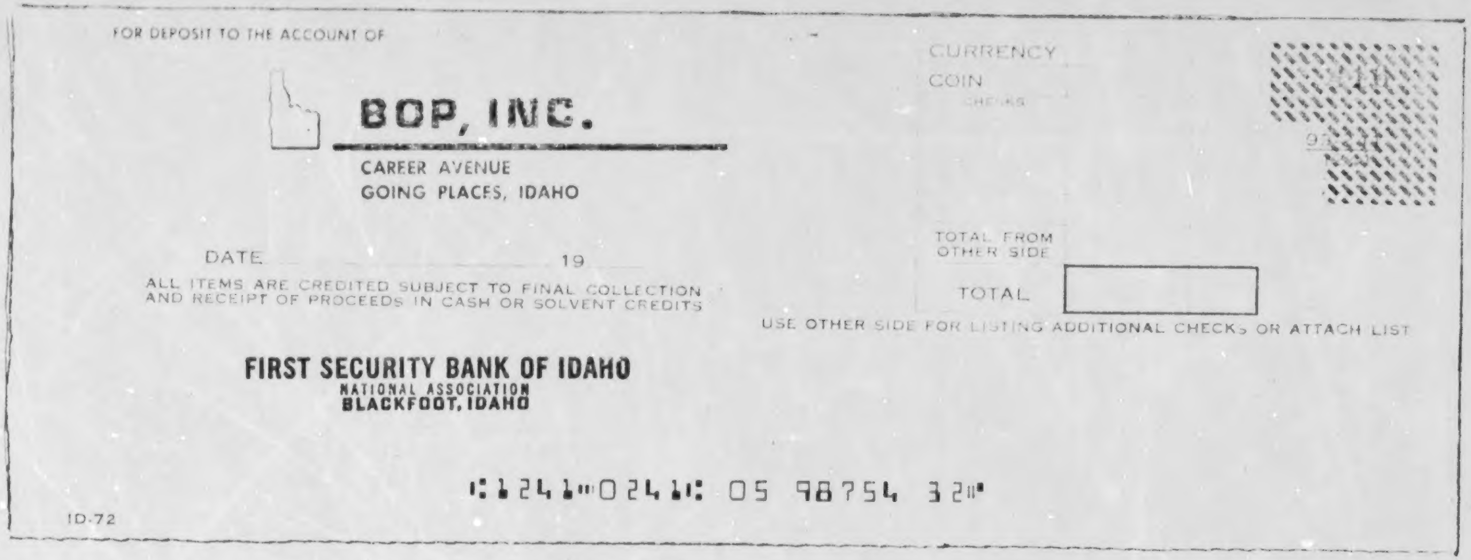
PHASE II

BOP PAYROLL AND SALARY SCHEDULE

For Period Ending Date Paid

Name	Rate	Withhold	Federal	State	FICA	Other Deduc.	Total Deduc.	Amount Paid
Vice President	600.00	95.20	84.06	13.45	31.20		128.71	471.29
Executive Sec.	450.00	59.50	60.06	9.60	23.40		93.06	356.94
Receptionist/ Administrative Assistant	425.00	55.30	55.68	8.91	22.10		86.69	338.31
Cashier	400.00	51.10	51.32	8.21	20.80		80.33	319.67
Posting and Tax Clerk	375.00	43.30	47.71	7.63	19.50		74.84	300.16
Insurance Clerk	350.00	39.99	43.54	6.97	18.20		68.71	281.29

BANK DEPOSIT



FOR DEPOSIT TO THE ACCOUNT OF

BOP, INC.

CAREER AVENUE
GOING PLACES, IDAHO

DATE ________________ 19 ____

ALL ITEMS ARE CREDITED SUBJECT TO FINAL COLLECTION
AND RECEIPT OF PROCEEDS IN CASH OR SOLVENT CREDITS

FIRST SECURITY BANK OF IDAHO
NATIONAL ASSOCIATION
BLACKFOOT, IDAHO

CURRENCY
COIN
CHECKS

TOTAL FROM OTHER SIDE
TOTAL

USE OTHER SIDE FOR LISTING ADDITIONAL CHECKS OR ATTACH LIST

⑆1241⑈0241⑆ 05 98754 32⑈

ID-72

INVESTORS LEDGER

B. O. P. INC.

Career Avenue
Going Places, Idaho

INVESTOR ______________________________

CODE ______________________________

DATE	INTEREST	PRINCIPAL	TOTAL AMOUNT PAID
ept. 23	25.08	3.53	28.61
ept. 23	72.77	25.03	97.80
	97.85	28.56	126.41

№ 239

BAL. FOR'D

DATE 19

TO

FOR

DEPOSITS

TOTAL

AMOUNT THIS CHECK

BALANCE

239

92-241
1241

BOP, INC.

CAREER AVENUE
GOING PLACES, IDAHO

19

PAY TO THE ORDER OF $

DOLLARS

FIRST SECURITY BANK OF IDAHO
NATIONAL ASSOCIATION
BLACKFOOT, IDAHO

⑆1241⑉0241⑆ 05 98754 32⑈

№ 240

BAL. FOR'D

DATE 19

TO

FOR

DEPOSITS

TOTAL

AMOUNT THIS CHECK

BALANCE

240

92-241
1241

BOP, INC.

CAREER AVENUE
GOING PLACES, IDAHO

19

PAY TO THE ORDER OF $

DOLLARS

FIRST SECURITY BANK OF IDAHO
NATIONAL ASSOCIATION
BLACKFOOT, IDAHO

⑆1241⑉0241⑆ 05 98754 32⑈

BOP, INC.

CAREER AVENUE
GOING PLACES, IDAHO

Date

Mr. Lester G. Aaron
2966 Garden Circle
Blackfoot, ID 83221

Dear Mr. Aaron:

You are hereby notified that your check for $166, drawn to our order on the Blackfoot Office of the First Security Bank of Idaho, has been returned by the bank because of insufficient funds.

We ask that you make this check good within ten days from the date of this notice. If you fail to do so, we shall proceed to protect our interests by other methods.

Sincerely,

Name
Vice President

LGM/lm

BOP, INC.

CAREER AVENUE
GOING PLACES, IDAHO

Month Due

Jan.	Feb.	Mar.	Apr.	May	June
July	**Aug.**	**Sept.**	**Oct.**	**Nov.**	**Dec.**

Payment No.
301

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLMENT
03-041	03-1		$ 42.00
			Late Charge
			TOTAL 42.00

NOTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

Clifton A. Abbott

Please return with payment

BOP, INC.

CAREER AVENUE
GOING PLACES, IDAHO

Month Due

Jan.	Feb.	Mar.	Apr.	May	June
July	**Aug.**	**Sept.**	**Oct.**	**Nov.**	**Dec.**

Payment No.
1

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLMENT
04-007	04-1		$ 42.00
			Late Charge
			TOTAL 42.00

NOTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

William E. Bird

Please return with payment

BOP, INC.

CAREER AVENUE
GOING PLACES, IDAHO

Month Due

Jan.	Feb.	Mar.	Apr.	May	June
July	**Aug.**	**Sept.**	**Oct.**	**Nov.**	**Dec.**

Payment No.
22

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLMENT
03-060	03-2		$ 204.00
			Late Charge
			TOTAL 204.00

NOTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

Henry L. Abernethy

Please return with payment

BOP, INC.

CAREER AVENUE
GOING PLACES, IDAHO

Month Due

Jan.	Feb.	Mar.	Apr.	May	June
July	**Aug.**	**Sept.**	**Oct.**	**Nov.**	**Dec.**

Payment No.
87

LOAN NO.	POSTING CODES	DATE REC.	MONTHLY INSTALLMENT
04-037	04-3		$ 139.00
			Late Charge
			TOTAL 139.00

NOTICE: If payment includes items in addition to regular monthly installments, please specify the items you are paying.

Melvin T. Adams

Please return with payment

BOP, INC.

CAREER AVENUE
GOING PLACES, IDAHO

Date

Mr. William E. Bird
986 Eclipse Way
Arco, ID 83213

Dear Mr. Bird:

Welcome to BOP . . .

and thank you sincerely for the confidence you have shown in this corporation by permitting us to cooperate in the financing of your property.

For your convenience, we have summarized pertinent to your loan on the "Facts Sheet." Please refer to this number when writing us about any matter as this will assist us in giving prompt attention to your correspondence.

We have given you a packet containing monthly remittance notices for twelve months. Each payment must be accompanied by a remittance notice. DO NOT SEND THE ENTIRE BOOK. Payments should reach this office on or before the FIRST day of each month. Late payments are subject to a late charge and could impair your credit rating.

Each year a supply of remittance notices and envelopes will be forwarded for your use. We will also provide you with an annual statement immediately after the first of each year showing information that will be helpful in preparing your income tax return. Your reserves for taxes and fire insurance premiums are only estimated. If we have an excess it will be held as a credit to your account, subject to your order, and if we do not have sufficient funds to take care these items, we will notify you. Please inform us if a change should be made in your insurance or if you report a claim under the policy. Also, do let us know promtly of any change in your address of sale of the property on the form enclosed in your packet.

We look forward to the opportunity of doing business with you and hope you will call on us -- any time.

Very truly yours,

Name
Vice President

LGM:lm
Enclosures

PAYMENT FACTS

NEW OWNERS: William E. Bird

YOUR LOAN NUMBER: 04-007

ORIGINAL OWNER: ____________________

As of October 1, 1974

there is a principal balance on your FHA loan in the amount of $__________

and/or a balance on your VA loan of $__________

and/or a balance on Conventional loan of $ 4,296.47

and/or a balance on your Installment Note of $__________

Accumulated credit, representing trust funds, presently totals $__________

The next payment on your account is due November 1, 1974

in the amount of $ 42.00

This monthly payment is allocated as follows:

Principal and Interest - FHA	
Principal and Interest - VA	
Principal and Interest - Conventional	28.61
Special Assessment	
FHA Mortgage Insurance	
Deposit for Taxes	10.72
Deposit for Fire & Hazard Insurance	2.67
Other	
TOTAL	$42.00

Monthly Side-Agreement (Installment Loans) $__________

BOP, INC.

CAREER AVENUE
GOING PLACES, IDAHO

BORROWER LEDGER

Original Borrower Melvin T. Adams
Mailing Address 1995 Douglas
Boise, ID 83702
Ada County

Investor Code 04
Amortization Schedule 3

Investor	Total Monthly Payment	Principal and Interest	Insurance	Taxes	Original Loan Amt	First Payment Date	Maturity Date
American Investors Insurance Co.	$139.00	$97.80	$8.15	$33.05	$16,300.00		

Date	Amount Paid	Interest	Principal	Unpaid Balance	Taxes	Insurance
Sept. 23, 1974	$139.00	$72.77	$25.03	$14,528.86	$33.05	$8.15

BOP, INC.

CAREER AVENUE
GOING PLACES, IDAHO

BORROWER LEDGER

Original Borrower Henry L. Abernathy
Mailing Address 1001 Wilson Avenue
Idaho Falls, ID
Bonneville County

Investor Code 03
Amortization Schedule 2

Investor	Total Monthly Payment	Principal and Interest	Insurance	Taxes	Original Loan Amt	First Payment Date	Maturity Date
American Insurance Co.	$204.00	$149.23	$10.60	$44.17	$ 21,200		

Date	Amount Paid	Interest	Principal	Unpaid Balance	Taxes	Insurance
Sept. 23, 1974	$204.00	$110.70	$38.53	$ 20,398.63	$ 44.17	$10.60

BOP, INC.
Career Avenue
Going Places, Idaho 83221

DAILY SUMMARY AND RECAP

Date Month, Day, Year

Investor Code	Investor Paid	Total	Interest	Principal	Late Charges
1.	Aetna Insurance Co.				
2.	Allstate Insurance Co.				
3.	American Insurance Co.	$177.84	$119.12	$58.72	
4.	American Investors Insurance Co.	120.41	97.85	28.56	
5.	American Western Life Insurance Co.				
6.	Anchor National Life Insurance				
7.	Bankers Life & Casualty Insurance				
8.	Beehive Insurance Co.				
9.	California Western Life Insurance				
10.	Continental Life Insurance Co.				
11.	Farmers Insurance Group				
12.	Massachusetts Mutual Life Insurance				
	TOTAL	$304.25	$216.97	$87.28	

BOP INVESTORS OR INSURANCE COMPANIES

01. Aetna Insurance Company
312 Boston Building
Newport, Maine 12134

02. Allstate Insurance Company
363 East 960 South
Boston, Massachusetts 13236

03. American Insurance Company
647 West Broadway
Chicago, Illinois 32323

04. American Investors Insurance Company
943 North Main
Chicago, Illinois 34234

05. American Western Life Insurance Company
942 East 11 South
Washington, D. C. 22097

06. Anchor National Life Insurance Company
150 East Grover
Cincinnati, Ohio 42870

07. Bankers Life & Casualty Insurance Company
487 Pioneer Street
Dallas, Texas 60953

08. Beehive Insurance Company
149 South State
Salt Lake City, Utah 84368

09. California Western Life Insurance Company
479 Bankers Building
Los Angeles, California 95478

10. Continental Life Insurance Company
Contintental Bank Building
San Francisco, California 93857

11. Farmers Insurance Group
947 East 4th South
Reno, Nevada 89023

12. Massachusetts Mutual Life Insurance Company
1698 South Main
Boston, Massachusetts 30234

BOP, INC.

CAREER AVENUE
GOING PLACES, IDAHO

INSURANCE POLICY CORRECTION FORM

DATE:

TO:

FROM: BOP, INC.

SUBJECT: NAME ______________________________

REFERENCE: POLICY No ______________________________

Make corrections below only where necessary.

CORRECTED NAME: ______________________________

CORRECTED ADDRESS: ______________________________

CORRECTED LEGAL DESCRIPTION: ______________________________

____

CORRECTED AMOUNT OF COVERAGE: ______________________________

BOP, INC
CAREER AVENUE
GOING PLACES, IDAHO

Name Clifford Adair ____________ Policy 09-080 ______ Date Month, day, ye

NAMES OF INSURANCE COMPANIES

____ AETNA INSURANCE CO.
312 Boston Bldg.
Newport, Maine 12134

____ ALLSTATE INSURANCE CO.
363 E. 960 South
Boston, Massachusetts 13236

____ AMERICAN INSURANCE CO.
647 W. Broadway
Chicago, Illinois 34323

____ AMERICAN INVESTORS INSURANCE CO.
943 North Main
Chicago, Illinois 34234

____ AMERICAN WESTERN LIFE INSURANCE
942 E. 11th South
Washington, D. C. 22097

____ ANCHOR NATIONAL LIFE INSURANCE
150 East Grove
Cincinnati, Ohio 42870

____ BANKERS LIFE & CASUALITY INSURANCE
487 Pioneer Street
Dallas, Texas 60953

____ BEEHIVE INSURANCE CO.
149 South State
Salt Lake City, Utah 84368

__x__ CALIFORNIA WESTERN LIFE INSURANCE
479 Bankers Building
Los Angeles, California 95478

____ CONTINENTAL LIFE INSURANCE CO.
Continental Bank Building
San Francisco, California 93847

____ FARMERS INSURANCE GROUP
947 East 4th South
Reno, Nevada 89023

____ MASSACHUSETTS MUTUAL LIFE INSURANCE
1698 South Main
Boston, Massachusetts 30234

Correct Legal Description: ______________________________

____

Correct Name of Insured to Read: ______________________

Correct Effective Dates of Policy to Read: ______________

Correct Amount of Coverage to Read: ___________________

INSURANCE POLICY

POLICY NO. 05-038

INSUREE American Western Life Insurance

INSURED Paul G. Addison, 353 South 1100 East, Rexburg, Idaho 83440

PROPERTY DESCRIPTION Lot 2 Block 18 Sunrise Heights, Extension #9
Rexburg, Idaho 83440

AMOUNT OF COVERAGE $14,000

EFFECTIVE DATES OF POLICY November 1, 1969 to November 1, 1972

COST OF COVERAGE $252.00

INSURANCE POLICY

POLICY NO. 09-080

INSUREE California Western Life Insurance

INSURED Clifford Adair, 1457 Van Buren Avenue, Arco, Edaho 83213

PROPERTY DESCRIPTION Lot 16 Block 5 Sunset Road, Development #7

AMOUNT OF COVERAGE $4,300.00

EFFECTIVE DATES OF POLICY October 15, 1969 to October 15, 1972

COST OF COVERAGE 85.32

INSURANCE POLICY

POLICY NO. 11-066

INSUREE Farmers Insurance Group

INSURED F. Blaine Abraham, 2910 Cascade Way, Declo, Idaho 83323

PROPERTY DESCRIPTION Lot 2 Block 12 Sunset Road, Addition #4
Declo, Edaho 83323

AMOUNT OF COVERAGE $18,000.00

EFFECTIVE DATES OF POLICY October 1, 1969 to October 1, 1971

COST OF COVERAGE $234.00

POLICY APPROVAL LETTER

BOP, INC.

CAREER AVENUE
GOING PLACES, IDAHO

December 16, 1974

F. Blaine Abraham
2910 Cascade Way
Declo, ID 83323

Dear Mr. Abraham:

It is with a great deal of pleasure to advise you that your application for Mortagage Insurance has been approved. Enclosed is a copy of your policy which you now hold with us.

Below is listed the composition of your payment including the preminim for this protection:

Principal and Interest	$119.76
Interest Rate	7 %
Deposit on Taxes	32.74
Depsoit on Insurance	9.00
Total Monthly Payment	$166.00

We congratulate you for participating in this program and we trust that you will feel a greater measure of security in knowing that you have provided for any emergency with this insurance. If you have any questions concerning this matter, please do not hesitate to contact us at your convenience.

Enclosed is a new set of coupons. In order to avoid the possiblity of confusion, we ask that you destroy any others in your possession.

Cordially yours,

Brian Jimenez
Vice President

BJ: mc

Enclosure

BOP, INC.

CAREER AVENUE
GOING PLACES, IDAHO

Date

Mr. Daniel R. Alsop
1153 Bryan Avenue
American Falls, ID 83211

Dear Mr. Alsop:

Subject: Loan No. 10-034

Your insurance policy covering property on which we hold a mortgage will expire on (allow thirty days) because of nonpayment of premium. As you know, BOP, INC., must pay the insurance premium and must hold the original of the insurance policy at all times.

A short time ago we went you a letter indicating your insurance reserve was inadequate to pay your insurance premium. We have not yet received your check.

If your check is not received within ten days from the date of this letter, we will have no other alternative than to pay your premium and take legal action against you as this constitutes a mortgage default.

Sincerely yours,

Name
Vice President

lgm

TEACHER'S KEY

PHASE III

BOP PAYROLL AND SALARY SCHEDULE

For period ending Date Paid

Name	Rate	Withhold	Federal	State	FICA	Other Deductions	Total Deduc.	Amount Paid
Vice President	800.00	137.20	117.24	18.76	41.60		177.60	622.40
Ex. Secretary	550.00	76.30	77.53	12.40	28.60		118.53	431.47
Receptionist/ Administrative Assistant	475.00	63.70	64.42	10.31	24.70		99.43	375.57
Cashier	460.00	63.70	61.57	9.85	23.92		95.34	364.66
Posting and Tax	435.00	55.30	57.79	9.25	22.62		89.66	345.34
Insurance Clerk	400.00	51.10	51.32	8.21	20.80		80.33	319.67

Key to Posting & Tax Clerk and Insurance Clerk Request for Additional Funds Letters

NAME	INSURANCE			TAX		
	Reserve	Short	Increase Per Month	Reserve	Short	Increase Per Month
Abbott, Clifton A.	$ 32.04	$14.40	$1.20	$128.64	$ 36.00	$3.00
Abel, Robert H.	134.40	21.60	1.80	552.24	19.92	1.66
Abernathy, Roy P.	84.00	7.20	0.60	348.72	11.52	0.96
Abernethy, Henry L.	127.20	48.00	4.00	530.04	60.00	5.00
Abney, William G.	108.00	36.00	3.00	446.88	10.44	0.87
Ackman, Paul A.	127.20	6.36	0.53	530.04	38.88	3.24
Adams, Melvin T.	97.80	9.08	0.76	396.60	10.68	0.89
Adamson, Robert E.	32.04	12.24	1.02	128.64	23.64	1.97
Addison, Paul G.	84.00	11.88	0.99	342.72	47.88	3.99
Aland, Howard F.	108.00	9.96	0.83	446.88	22.44	1.87
Albert, Rudolf D.	32.04	11.04	0.92	128.64	16.20	1.35
Albertson, Ted A.	21.60	4.56	0.38	103.68	19.80	1.65
Alder, Wendell R.	97.80	41.04	3.42	396.60	34.08	2.84
Allan, Delbert V.	32.04	19.56	1.63	128.64	32.16	2.68
Alley, William C.	21.60	8.04	0.67	103.68	55.68	4.64
Allsop, Reese A.	134.40	33.96	2.83	552.24	103.32	8.51
Andersen, Howard S.	84.00	33.96	2.83	348.72	73.20	6.10
Anderson, Howard C.	134.40	4.56	0.38	552.24	34.08	2.84
Andreason, W. Russell	32.04	8.04	0.67	128.64	22.44	1.87
Andrew, William J.	108.00	73.20	6.10	446.88	103.32	8.61
Anthony, James R.	84.00	11.88	0.99	348.72	41.88	3.49
Armstrong, Phillip W.	21.60	11.04	0.92	103.68	6.48	0.54
Arnell, George E.	32.04	9.96	0.83	128.64	4.56	0.38
Arnold, Roy O.	108.00	6.36	0.52	446.88	43.14	3.60
Atwood, Charles W.	134.40	12.24	1.02	552.24	23.64	1.97
Bailey, William P.	108.00	16.20	1.35	446.88	22.44	1.87
Baird, Donald R.	97.80	22.44	1.87	396.60	41.04	3.42
Ballard, Donald J.	32.04	8.28	0.69	128.64	22.44	1.87
Balls, Jack T.	127.20	32.16	2.68	530.04	103.32	8.61
Barker, Charles A.	97.80	8.04	0.67	396.60	19.56	1.63
Barlow, Norman	21.60	4.56	0.38	103.68	32.16	2.68
Barnes, Philip P.	108.00	16.20	1.35	446.88	19.80	1.65
Bateman, Rex W.	84.00	6.36	0.53	348.72	10.68	0.89
Beckstead, Carl J.	32.04	9.96	0.83	128.64	8.28	0.69
Bennett, John J.	108.00	11.04	0.92	446.88	16.20	1.35
Bentley, Haven F.	134.40	22.44	1.87	552.24	34.08	2.84
Bergeson, W. Harold	108.00	19.56	1.63	446.88	103.32	8.61
Bigelow, Clarence A.	127.20	68.16	5.68	530.04	103.44	8.62
Billings, Bruce L.	84.00	19.56	1.63	348.72	94.92	7.91
Bingham, Keith M.	134.40	42.84	3.57	552.24	112.08	9.34
Bird, William E.	32.04	4.56	0.38	128.64	63.72	5.31
Bishop, Douglas G.	21.60	9.96	0.83	103.68	25.56	2.13
Bond, Douglas E.	108.00	19.80	1.65	446.88	34.68	2.89
Bowan, Frank K.	127.20	21.96	1.83	530.04	112.44	9.37
Bowman, Max D.	32.04	4.56	0.38	128.64	19.80	1.65
Brady, Elson R.	97.80	11.04	0.92	396.60	76.08	6.34
Briggs, John R.	134.40	64.56	5.38	552.24	112.56	9.38
Bryant, Paul B.	84.00	9.96	0.83	348.72	16.20	1.35
Burton, Ronald W.	97.80	21.96	1.83	396.60	112.56	9.38
Bush, Silas R.	108.00	34.68	2.89	446.88	24.36	2.03
Butler, Walter E.	21.60	9.96	0.83	103.68	22.92	1.91

TEACHER'S KEY

PHASE IV

BOP, INC.

CAREER AVENUE
GOING PLACES, IDAHO

Date

Mr. John J. Bennett
3509 East Oak Drive
Cottonwood, ID 83522

Dear Mr. Bennett:

In a recent letter to us you stated that you had received two letters from BOP, INC., indicating an amount due of $8.64 for taxes and an amount due of $3.53 for insurance. You asked for an explanation of these additional charges and for an explanation of why you must increase your mortgage payment by $1.02 per-month.

To begin with, Mr. Bennett, your mortgage payment was $166. This payment can be broken down into three major components. These components are (1) principal and interest, $118.76; (2) taxes, $37.24; and (3) insurance, $9.00.

The amount you pay for principal and interest can best be explained by noting that the portion of the $119.76 which goes toward reducing your principal is continually rising and the amount which goes for interest is continually decreasing throughout the term of your loan. Why does this happen, you might ask. The reason is because the principal balance of your loan is decreasing with each mortgage payment you make. Since you are paying a fixed amount of principal and interest, $119.76, a reduction in your principal balance means less of this fixed amount needs to go for an interest payment and so, consequently, more of the $119.76 can go toward decreasing your principal.

The amount you pay each month for taxes and insurance can perhaps best be explained this way. Uninsured mortgaged property cannot be tolerated; neither can having tax delinquent property under mortgage. In either case neither BOP, INC., nor its investors are fully protected. Because of this we have an agreement with our investors that we will pay all taxes and make all insurance payments.

In order for us to pay your taxes and insurance, we must estimate how much your taxes are going to be on your mortgaged property and how much the insurance to cover this property is going to cost. We then divide this estimation by 12 and ask that you pay one-twelfth of this total each month. In this way we hope to have enough money accumulated in a tax and insurance reserve to pay your taxes and to pay your insurance premiums when they come due.

Sometimes, however, there are unforeseen circumstances which influence the amounts that must be paid. In your case, Mr. Bennett, your taxes increased by $8.64 because the assessed valuation of your property increased when you built your new garage. As for the increase in your insurance premium of $3.50, we assume this can be attributed to either inflation or to an excess of insurance claims. There may, of course, be any number of reasons for an increase in an insurance premium .

This, then, is a breakdown of your mortgage payment and an explanation for the charges included therein.

If you desire further informatic or if we may be of further sercise to you, please do not hesitate to let us know.

Yours very truly,

Name
Vice President

lgn

A

BOP, INC.

CAREER AVENUE
GOING PLACES, IDAHO

Date

Massachusetts Mutual Life Insurance
1698 South Main
Boston, MA 30234

Attention Mr. Scott

Gentlemen:

One of the borrowers to whom we lent your invested money, a Mr. Arthur E. Barrett of Boise, Idaho, has had a heart attack. Mr. Barrett's doctors assure us that Mr. Barrett will be fully recovered in approximately six months.

Mr. Barrett has no insurance for an emergency such as this and will not be able to make his mortgage payment until he is able to work again.

If you agree, we will suspend all activity concerning Mr. Barrett's account until he is again able to make his mortgage payments. Mr Barrett realizes, of course, that an extra charge will be necessary if we allow him this privilege.

Sincerely,

Name
Vice President

lgm

VICE PRESIDENT DICTATION SITUATIONS

(1)

Mr. Keith M. Bingham of Shelley wishes to suspend his mortgage payments for three months as he wants to take a long vacation. Write Mr. Bingham a letter telling him this is all right with BOP, INC., but that he must pay an additional interest charge of 1 1/2 % a month on the unpaid balance during the time he suspends his payments. Indicate what the total interest will be for three months.

(2)

Donald R. Baird of Idaho Falls is a turkey grower. Some time ago some dogs got into his turkey pens and killed over half of his flock. Because of this he is having an extremely hard time meeting his mortgage payments. Write him a friendly letter explaining how sorry you are at his misfortune, but that he must make his mortgage payments or lose his mortgaged property. Offer to refinance his loan at an interest rate of 10%. This is an increase but explain how high interest rates are at the present time.

(3)

Write a thank you letter to investor 04. They have been very cooperative in letting you delay payments to them when they have been slow in coming in from the borrower. Assure him that the payments are paid the instant they are received.

(4)

Bruce Billins of Paris wants to take the remaining balance of his mortgage and spread the payment out over another thirty-year period. Write him a letter explaining an additional interest charge must be assessed if this is done.

(5)

James J. Bywater of Idaho Falls is interested in purchasing part interest in the Simplot Mines. In order to do this, Mr. Bywater must refinance his loan with BOP. BOP is willing to refinance his present loan. which has ten years to run, providing Mr. Bywater is willing to pay the additional interest for the twenty years that he wants and a raise in rate of 5% to 7%. Write Mr. Bywater a letter explaining the situation and make an appointment to take care of the business details if he still wants to refinance.

(6)

William E. Babcock of Rupert is a very old friend of yours: consequently he believes he can be slow in making his mortgage payments and you will never do or say anything about it. Write Mr. Babcock a letter telling him he must make his payments on time or pay a late charge. Make it very clear that business and friendship do not mix.

(7)

Howard S. Anderson, an old friend of yours, has just been made president of Anaconda Corporation in Delta. Write a letter of congratulation and gnetly remind him that he is ten days past due on his mortgage payment.

(8)

Ronald W. Burton of Howe is a turkey grower. He raises approximately twenty thousand turkeys each year. Mr. Burton has sufficient equity to enable him to borrow up to $50,000 from BOP, INC. However, he wishes to borrow money using his turkeys as collateral. Write him a letter explaining that equity of a transient nature cannot be used but that BOP will lend him up to $50,000 if he will mortgage his land and other properties.

(9)

William E. Bird of Arco is constantly making his mortgage payments with checks that the bank will not honor because he does not have sufficient funds in his account. Write Mr. Bird a letter making it very clear that if BOP receives one more bad check from him, BOP, INC., will be forced to foreclose on his mortgage and the full amount will become due immediately. If Mr. Bird is then unable to pay the full amount BOP, INC., will take over his mortgaged property and see that it is sold at public auction to the highest bidder.

(10)

Gerald C. Berg has a small loan of 3,600 from BOP, INC. He wishes to borrow an additional $17,000 to build a new home. Mr. Berg barely has the equity to cover this additional loan. Write him a letter telling him BOP is extremely reluctant to lend him this additional money because his equity barely meets minimum requirements. The real reason that BOP does not wish to lend him this money is, of course, because he is slow in his mortgage payments.

(11)

Clarence A. Bigelow of Pingree has recently become involved in some way with some very shady business operations. It is not that these business operations are illegal, but that they are not quite ethical. Write Mr. Bigelow a letter urging him to upgrade his business dealings so that people will be eager and delighted to do business with him. The reason you are writing this letter is because BOP, INC., wants to help him keep his business operating so he will be able to pay off his loan.

(12)

Mr. George Halley, 355 North 6th East, Boise, Idaho, 83702, has notified your office that he has $2,500 of his own money that he would like to invest with BOP, INC. Your assignment is to inform Mr. Halley that your Board of Directors has established a policy that you cannot accept investor accounts for less than $20,000. Most of your investors are insurance companies or investment companies. Write him a letter and explain the situation to him. You appreciate his willingness to provide funds. Above all, keep him happy.

(13)

Mr. Charles W. Atwood has today made his last payment on his mortgage. You are to write him a letter congratulating him for his fine record of prompt payments. Be sure to indicate that BOP, INC., is extremely willing to do business with him again.

(14)

Dictate a letter to a Real Estate Agent explaining why you were unable to grant a loan to Mr. John Winters. The amount of the loan requested was much more than he had equity to cover and the payments would have been too high for his ability to repay.

Mr. Henry Monroe
Agent, Mutual Loan and Investment
414 19th Street
Chicago, Illinois 94343

(15)

You are to establish clean-up procedures for the office. You may establish whatever procedures you wish, but get them set up early and placed in writing. Each member of your office is to receive a copy of your clean-up procedures which should be in memorandum form. This memorandum should be duplicated and handed out to each member of your team.

(16)

Mr. Gary Lloyd, Specialist, Office Occupations, State Department for Vocational Education, Salt Lake City, Utah, 84111, has just completed a visit to BOP, INC. Write to him and thank him for his recent visit and invite him to visit again when he can.

(17)

Dictate a memorandum requesting better use of BOP telephones. There have been too many personal calls.

(18)

You have received a letter from Mr. Jonathan Thornton, President of American Investors Insurance Company, one of BOP, INC's investors. Mr. Thornton states rather bluntly that he does not believe we are crediting his account immediately with the payments we receive, but he believes we are holding the money for a month or two and using it for our own purposes before crediting the American Investors Insurance Company account.

Respond to this letter using very firm but tactful language indicating there is no foundation for his belief. You are to explain why it sometimes takes a few days to get the proper paperwork done and mailed to his company in Chicago. The address of American Investors Insurance can be obtained from an insurance correction form.

(19)

Mr. Norman H. Beatty, 416 Michigan Avenue, Koosharem, Utah 86432, has applied for a loan from BOP, INC., however, Mr. Beatty does not have enough equity to properly secure the mortgage amount. Write him a letter explaining the situation and denying the loan.

DICTATION FOR VICE PRESIDENTS

VICE PRESIDENT

Mr. Roy P. Abernathy, of Boise, Idaho, has written BOP, INC. a letter saying he has heard that we give out credit information over the telephone to anyone who asks for it.

Write Mr. Abernathy a letter explaining that it would not be ethical for us to do this and that we give information only to legitimate credit bureaus. You should emphasize that it takes a written request of some type or some type of telephone certification before we release this information.

VICE PRESIDENT

Mr. George Q. Bench of Heyburn, Idaho, has become involved in a wage dispute between the Georgia-Pacific Gypsum plant and the United States Gypsum plant. Both of these plants are located in Heyburn and the management of both threaten to close them down rather than become involved in a strike situation. Mr. Bench, who is the principal ringleader, has just been granted a $22,400 mortgage with BOP, INC.; and, if the workers strike or the plants close down, he will lose the property he has under mortgage with us.

You are to write Mr. Bench a letter explaining the situation as you see it and telling him the danger of his present course of action.

VICE PRESIDENT

BOP, INC. had received a letter from Mr. Walter H. Allred of Glenns Ferry requesting a breakdown of his $139 mortgage payment. He is especially interested in the amount he must pay for taxes and insurance each year.

Answer his letter.

VICE PRESIDENT

Mr. Ted A. Albertson of Ucon raises turkeys. He has decided that turkeys are not his cup of tea and wishes to change to cattle. If, as he explained in his letter to BOP, INC., we will loan him $10,000 at the rate of interest of his present loan (7.25 per cent), he will mortgage his land. Mr. Albertson does not believe that he will have any trouble paying off the mortgage.

Answer his letter.

VICE PRESIDENT

BOP, INC. has received a letter from Mr. Wendall R. Alder of Montpelier requesting an Annual Statement of his account.

Answer his letter.

VICE PRESIDENT

Mr. Harvey M. Ahlstrom of Sun Valley has sent us several bad checks. This is a situation we cannot tolerate.

Write Mr. Ahlstrom a letter.

VICE PRESIDENT

Mr. George E. Arnell of Aberdeen believes he is the greatest man alive. Just last week he stormed into BOP, INC. demanding all kinds of attention and thoroughly disrupting all office workers. He stayed for over an hour and two prospective borrowers left because he was so egoistic. This is a situation BOP, INC. cannot tolerate in the future.

Write Mr. Arnell a letter concerning this problem.

VICE PRESIDENT

We have received a letter from Mr. Bruce H. Baker of Rigby requesting an Annual Statement of his account.

Answer his letter.

VICE PRESIDENT

Mr. Howard C. Anderson of Castleford has written us a letter requesting an additional loan. He presently has a loan for $22,400 and he wishes to borrow another $10,000. His total equity is around $25,000.

Answer his letter.

VICE PRESIDENT

We have received a letter from Dr. Boyd E. Baldwin of Aston requesting an Annual Statement of his account.

Answer his letter.

VICE PRESIDENT

Mr. Peter G. Ackley of Idaho Falls has written requesting an Annual Statement of his account with BOP, INC.

Write him a letter transmitting this Annual Statement and telling him how much we enjoy his business.

VICE PRESIDENT

Arco, Idaho is located near some of the best hunting and fishing in Idaho. Mr. Charles Able of Arco wishes to borrow $20,000 to build a lodge which would cater to the needs of hunters and fishermen. Mr. Able has a large holding of land near Arco and it appears that his land would answer the mortgage requirement.

Answer his letter. Mr. Able is a present BOP customer.

VICE PRESIDENT

Mr. Phillip W. Armstrong of Cottonwood has paid his last two mortgage payments with checks which the bank has returned marked insufficient funds.

Write Mr. Armstrong a letter concerning this matter.

VICE PRESIDENT

Mr. Rudolf O. Albert has written BOP, INC. asking for an appointment with one of its Vice Presidents. He has indicated that any time next week would be find with him as long as it is in the afternoon.

Answer his letter. Be sure to make your answer at least two and preferably three paragraphs in length. Mr. Albert is a customer of BOP, INC.

VICE PRESIDENT

Mr. Porter F. Angus of Inkom has written BOP, INC. requesting an interview with a Vice President. He emphasizes in his letter that he must drive a relatively large distance to get to us and requests that he be allowed a minimum of one hour with the Vice President. Mr. Angus had developed the reputation of being somewhat of a troublemaker since BOP, INC. granted him his loan. In fact, the loan would not have been granted had this come to light earlier.

Write Mr. Angus a letter answering his request.

VICE PRESIDENT

BOP, INC. has received a letter from Mr. Robert M. Abel of Pocatello, Idaho, asking for a breakdown of his loan. He specifically asked how much he was paying for principal and interest and how much of this was interest.

You are to answer his letter.

VICE PRESIDENT

Mr. Robert E. Adamson of Grace works at the Georgia Pacific Gypsum plant in Soda Springs. He has an excellent job and has always seemed to be a very reliable individual. Lately, Mr. Adamson has been making his mortgage payments in a very erratic manner. He will suddenly pay three monthly payments at once and then will not make a payment for six months. We are, of course, forced to charge him late charges when his payments are not received on time.

Write Mr. Adamson a letter asking whether there is any reason for his erratic payments and asking if there is anything we can do to help.

VICE PRESIDENT

BOP, INC. has received a letter from Mr. Charles W. Atwood of Teton requesting an early payoff figure on his loan. Mr. Atwood emphasizes that this figure should include all obligations to BOP, INC., including an early payoff fee if we charge one.

Answer his letter.

VICE PRESIDENT

Mr. Charles O. Ackerson of Blackfoot has written BOP, INC. a letter asking about the breakdown of his $120 monthly payment.

Answer his letter.

VICE PRESIDENT

Mark G. Adams of Boise has more property and more money than almost anyone in Ada County. However, Mr. Adams is very careless. He frequently makes his mortgage payments to us using checks from banks in which he does not have an account. Consequently, we are constantly forced to charge him a late charge; and we frequently have to resort to legal measures to get Mr. Adams to pay his late charge.

You are to write him a letter explaining very specifically our side of the situation and making very clear to him that we will not tolerate this situation any longer without taking more drastic action.

VICE PRESIDENT

Mr. Robert M. Addams of Springfield wishes to return to BYU and finish the work necessary to obtain his master's degree. He said in his letter to us that it would take five months.

Write Mr. Addams a letter telling him we will be more than happy to suspend payments for such a good customer as we believe he is. In order for us to do this, however, he must agree to pay the regular annual interest rate. His interest will be figured at the rate of 6.5%, the rate at which he borrowed his mortgage amount. Be sure to tell Mr. Addams how much interest he will have to pay each month while the rest of his payment is suspended. Also indicate there are taxes and insurance that must be paid whether or not he suspends payment. Taxes and insurance can be held off only so long, and he must ultimately pay them.

- TELEPHONE CALLS

TELEPHONE CALL------TO POSTING AND TAX CLERK

Your name is Walter H. Allred from Glensferry, Idaho. You remember that your payment includes property taxes for the year but you thought you would be told when they were paid. You are panicked because they were due last week and you are NEVER late with taxes. If you get the response in the form of a polite explanation, calm down and ask how much the taxes were this year. Become cordial toward the end, even a little pleasant.

If you get an abrupt answer, get angry. After all, it is your good name they are destroying by not paying the taxes on time. Demand immediate action or talk to the Vice President. Really read the riot act if you aren't satisfied.

All you really want to know is how the taxes are taken care of and how much they were for the year.

TELEPHONE CALL------TO VICE PRESIDENT

You are Douglas G. Bishop.

You have just made your 21st payment and you have come into an inheritance and would like to pay off your loan. What is the balance and early pay-off fee on the mortgage? You also would like to know what the rebate is on the tax and insurance reserve accounts. Get a little upset when you find out that there is a penalty for paying off the loan early. It seems to cost you something every time you turn around.

End on a pleasant note if possible.

TELEPHONE CALL------TO RECEPTIONIST

You are Wendell R. Alder of Montpelier. You are obviously calling your bank, but have dialed the number of BOP, INC. without realizing it.

TELEPHONE CALL------TO RECEPTIONIST

You are Kenneth D. Avery of Paul and you want to know exactly how much of your payment last month went toward reducing the balance of your loan. Remember, you can be Mrs. Avery calling for your husband.

TELEPHONE CALL------TO RECEPTIONIST

You are Mr. Donald J. Ballard of Arco. You are selling your house and you want to transfer your mortgage to someone else. Is it possible? Can the payments remain the same? What is your liability after the loan changes hands?

This call will probably be transferred to someone else like the Vice President. You may suggest (after all else has failed) that the President may know something about this. If you receive no satisfaction, tell them that you will call back later.

TELEPHONE CALL------TO INSURANCE CLERK

Your name is Joseph A. Benson. You need to know the name of the insurance company which insures your mortgage. You are going to make a claim and want to make direct contact with the company itself. Make the call short and sweet.

TELEPHONE CALL------TO ANYONE IN THE OFFICE

You are a friend who lives in the same neighborhood as someone else in the office. You want a ride home from work. You may want to get a little information about where to meet. Add a little personal information and chit-chat with the call.

You are in no hurry to get off the line.

TELEPHONE CALL------TO RECEPTIONIST

You are Mr. William C. Alley. You are in town and want to come in and pay your payment. How much is it and how long will the office be open? This one should be short and sweet.

TELEPHONE CALL------TO CASHIER OR POSTING AND TAX CLERK

You are Robert D. Barber. You are making your 16th payment this month. In order that you can make an estimated income tax report, you need to know how much interest you have paid in the last 6 months. The total is all you need. Be courteous but firm. You have to have it as soon as possible. Hold the line while it is being computed unless you are told otherwise.

TELEPHONE CALL------TO INSURANCE CLERK

You are James J. Bywater. You have made arrangements with another insurance company to provide insurance for your property. You want to cancel the current insurance and receive the amount of money now being held in the insurance reserve fund. It has been nearly 12 months since the insurance has been paid so there should be 11 months reserve in the account. How much do I have in my insurance reserve?

TELEPHONE CALL------TO CASHIER

You are Carl J. Beckstead.

You have received the coupon book for Mr. Beck and would appreciate receiving the proper book so that you can make your payment. Refuse to make the payment without the booklet. It is already past due. Act a little perturbed but cool down quickly if the response is friendly.

TELEPHONE CALL------TO CASHIER

Your name is Harold M. Packer from Shelley, Idaho. In reality you are not even a borrower of BOP, INC. but you think you are. You have just purchased a new house and the real estate people told you that the mortgage would be taken out through BOP, INC. You have not received the coupon book and don't know for sure how much the monthly payment should be. Be polite but quite "thick headed."

The answer you are after is that they have no record of your loan. Play it by ear from there.

TELEPHONE CALL------TO VICE PRESIDENT

You are the chairman of the community chest drive.

Ask for the Vice President and a $500 donation to the Community Chest.

Most of the up and coming businesses in town are donating this amount and you sure would like to see BOP, INC. join ranks.

Give a sales pitch on the values of the organization.

TELEPHONE CALL------TO POSTING AND TAX CLERK

You are Delbert V. Allan from Hailey.

You are making your next payment and you and your wife had a friendly little "discussion" about how much interest is being paid with each payment. You told her that you would call and find out. You are making your payment of $42.00 and it is payment #233. How much interest are you paying this month? This is a friendly argument and try to fill the clerk in on the entire picture. Tell her a lot more than she needs to know. Be hard to turn off.

TELEPHONE CALL------TO INSURANCE CLERK

Your name is Brian A. Booth.

Your house was damaged yby a storm recently. You have filled out all of the forms and filed a claim. Where is the insurance clerk? Be quite abrupt and demand immediate action.

TELEPHONE CALL------TO VICE PRESIDENT

You are Heber Jones of the Beneficial Bank.

You have an appointment with the Vice President on Friday of next week at 3:00. Due to business conflicts, you must be out of town and cannot make the engagement. You will call back as soon as you return. You may be gone for several days.

TELEPHONE CALL------TO POSTING AND TAX CLERK

Robert E. Adamson from Grace, Idaho.

Have my taxes been paid? How much were my taxes last year?

TELEPHONE CALL------TO VICE PRESIDENT

You are Perry G. Ahlander.

(angry) Recently received notice that payment had increased $10 per month. Why?

TELEPHONE CALL------TO CASHIER

Victor G. Allen

Can I be late with my next payment? I have been sick, or off work, or I'm buying a car. Will there be a late charge?

TELEPHONE CALL------TO CASHIER

Wallace P. Agnew

Mailed partial payment this morning, the rest of the amount will be mailed at the end of the month. Will I have to pay a late charge?

TELEPHONE CALL------TO POSTING AND TAX CLERK

You are the Credit Bureau.

What was the original amount of the loan for Melvin T. Adams?

How much does he pay each month?

TELEPHONE CALL------TO POSTING AND TAX CLERK

You are Harold F. Aland.

I am making out an estimated income tax form and need to know how much interest and taxes I have paid up from January 1 to June 30.

TELEPHONE CALL------TO POSTING AND TAX CLERK

You are Delbert B. Allen.

(Angry) Why did my taxes increase? BOP says there is $50 deficiency in the reserve, I cannot pay that much now. Can I pay taxes for just part of the year?

TELEPHONE CALL------TO RECEPTIONIST

You are William C. Alley.

I got a parking ticket while waiting to see the Vice President, what are you going to do about it?

TELEPHONE CALL------TO VICE PRESIDENT

You are Wendell R. Alder.

Can I be fifteen days late in making my payment? Since I am notifying you, will I have to pay a late charge?

TELEPHONE CALL------TO VICE PRESIDENT

Paul G. Addisen

Because of financial difficulties, I would like to skip the next payment. Will there be an additional interest charge?

TELEPHONE CALL------TO POSTING AND TAX CLERK

Curtis F. Akerlind

How much in taxes have I paid from January 1 to September 30?

PHASE IV TELEPHONE CALLS

TELEPHONE CALL-----TO VICE PRESIDENT

You are Martin T. Akins of Chester and you have your home mortgaged by BOP, INC. You want to trade homes with an individual from Ephraim but must have BOP's approval because the mortgage must be transferred. You wrote BOP a letter concerning this a short time ago, but have not as yet received an answer. If the letter has been answered, you will want the letter read to you over the telephone. Remember, you can be Mrs. Akins calling for your husband.

TELEPHONE CALL-----TO INSURANCE CLERK

You are Melvin T. Adams of Boise and BOP, INC., keeps getting you mixed up with a Mark G. Adams. You are returning all the papers you have received for Mark G. Adams, but you do not know your mortgage payment amount. You also want to know how much of this monthly payment if for insurance. Remember, you can be Mrs. Adams calling for your husband.

TELEPHONE CALL-----TO INSURANCE CLERK

You are William J. Andrew of Rexburg and you want to know how much insurance BOP, INC., requires on each of its loans. Remember, you can be Mrs. Andrew calling for your husband.

TELEPHONE CALL-----TO POSTING AND TAX CLERK

You are Wallace P. Agnew of Pocatello, Bannock County, and you wish to know how much you paid in taxes last year. Remember, you can be Mrs. Agnew calling for your husband.

TELEPHONE CALL-----TO CASHIER

You are Howard C. Anderson of Castleford and you are trying, without giving your name, to find out what BOP, INC., thinks of your payment habits. You are thinking about borrowing some more money and want to know where you stand.

Remember you can be Mrs. Anderson calling for your husband.

TELEPHONE CALL-----TO VICE PRESIDENT

You are William G. Abney of Boise and you wish to make an appointment to clarify one of your loan documents. You do not believe you have been getting a fair share. Remember, you can call as Mrs. Abney.

TELEPHONE CALL-----TO INSURANCE CLERK

You are Charles Able of Arco and you cannot understand why your mortgage property must be insured. If you didn't have to pay a certain amount each month for insurance you would have $10.60 more money for yourself. Remember, you can call as Mrs. Able.

TELEPHONE CALL-----TO EXECUTIVE SECRETARY

You are F. Blaine Abraham of Declo and you have hit it lucky in the stock market. You wish to make an appointment with the Vice President so you can get all your obligations to BOP, INC., cleared up. Remember, you can call as Mrs. Abraham.

TELEPHONE CALL-----TO EXECUTIVE SECRETARY

You are Howard C. Anderson of Castleford and you would like to make an appointment with a Vice President so you can fill out another loan application. You do not believe you filled out your original application correctly.

TELEPHONE CALL-----TO RECEPTIONIST

You are Harvey M. Ahlstrom of Sun Valley and you have recently been having trouble making your checkbook balance. You are calling BOP, INC., to see if BOP will hold up on cashing your check you have just sent them. This call should be transferred to the Vice President. Remember, you can call as Mrs. Ahlstrom for your husband.

TELEPHONE CALL-----TO EXECUTIVE SECRETARY

You are Robert M. Addams of Springfield and you wish to know if your letter concerning your returning to BYU to get a master's degree has been answered. If your letter has been answered, you wish to have the answer read to you over the telephone because you have not as yet received it. Remember, you can be Mrs. Addams calling for your husband.

TELEPHONE CALL-----TO INSURANCE CLERK

You are Ted A. Albertson of Ucon and you would like to know how much of your mortgage payment goes for insurance. Remember, you can be Mrs. Albertson calling for your husband. Answer is $1.80.

TELEPHONE CALL-----TO INSURANCE CLERK

You are Perry G. Ahlander of Idaho Falls and you wish to know how much your insurance coverage is and how much you pay each month for insurance. Remember, you can be Mrs. Ahlander calling for your husband.

TELEPHONE CALL-----TO VICE PRESIDENT

You are Roy A. Arnold, locally known as "The Baron of Mayfield," and you recently wrote a letter to BOP, INC., concerning a loan to build an air strip and lodge to cater to the very wealthy. You have not as yet received a reply. If a reply has been made, you would like the letter read over the telephone to you. Remember, you can be the Baroness of Mayfield calling for your husband.

TELEPHONE CALL-----TO POSTING AND TAX CLERK

You are Henry L. Abernathy of Idaho Falls, Bonneville County, and you want to knowhhow much the taxes were on your mortgaged property. Remember, you can be Mrs. Abernathy calling for your husband.

TELEPHONE CALL-----TO INSURANCE CLERK

You are Reese A. Allsop of Boise and you want to know who the insurance company is that insured your mortgaged property. You want to contact them personally.

Remember, you can be Mrs. Allsop calling for your husband.

TELEPHONE CALL-----TO VICE PRESIDENT

You are Robert E. Adamson of Grace and you want to know if you can make your payments in a rather erratic manner. You want to make three monthly payments, then six months later make three monthly payments. You believe the early payments will make up for the late ones and it will balance out. Remember, you can be Mrs. Adamson and call for your husband.

TELEPHONE CALL-----TO RECEPTIONIST

You are Charles D. Ackerson of Blackfoot and you wrote a letter to BOP, INC., requesting a breakdown of your monthly payment which is $120. You have not yet received an answer to your letter and you are wondering why, because you need to know the information for a business deal you are involved in at the moment. Remember, you can call as Mrs. Ackerson.

TELEPHONE CALL-----TO EXECUTIVE SECRETARY

You are Mr. Howard F. Aland of Arimo and you would like to make an appointment with the Vice President to talk over some of your mortgage documents.

You do not understand all the clauses in your agreement.

Remember, you can call as Mrs. Aland making an appointment for your husband.

TELEPHONE CALL-----TO CASHIER

You are William C. Alley of New Meadows and you have noticed in the Welcome Letter you received that it was all right to contact BOP, INC., whenever you had a question. You are wondering if this is correct and, if it is, you would like to know how much interest you paid on Payment 127. Remember, you can call as Mrs. Alley calling for your husband.

TELEPHONE CALL-----TO VICE PRESIDENT

You are Clifton A. Abbott of Shelley and you are curious as to whether BOP, INC., will allow chattel mortgages. Remember, you can be Mrs. Abbott calling for your husband.

TELEPHONE CALL-----TO VICE PRESIDENT

You are Peter G. Ackley of Idaho Falls and you wrote BOP, INC. a letter requesting an Annual Statement. You have not yet received your Annual Statement and you are getting disgusted.
Remember, you can call as Mrs. Ackley.

TELEPHONE CALL-----TO CASHIER

You are Gary R. Albee of Idaho Falls and you wish to know the name of your investor as you wish to contact the company personally. Remember, you can be Mrs. Albee calling for your husband.

TELEPHONE CALL------TO RECEPTIONIST

You are Daniel R. Alsop of American Falls and you would like to know if BOP, INC. will accept a chattle mortgage. You have a large number of sheep you would like to mortgage to build a new home for yourself. Remember you can be Mrs. Alsop calling for your husband.

TELEPHONE CALL------TO ANY POSITION

You are a real good friend of the person you are calling. You have some extra time from your work and just want to chat for a while. Be a little persistent and refuse to hang up. You have nothing to do and want to kill a little time. You may want to talk about a date or what you are going to do this evening, etc. Try to keep the person from getting back on the job.

TELEPHONE CALL------TO INSURANCE CLERK

You are Charles Able. You are investigating the possibility of changing insurance companies and want to know how much you pay into your insurance reserve each month and how much it totals each year. This should be treated as a routine call by both you and by BOP, INC. Get the information as quickly as possible. You are in a big hurry.

TELEPHONE CALL------TO POSTING AND TAX CLERK

You are Richard M. Addams. You need one simple answer from this clerk. What is the total yearly tax reserve for your property. Make the call very brief and to the point.

TELEPHONE CALL------TO CASHIER

You are Clifford Adair of Arco and you wrote to BOP, INC. requesting a comprehensive breakdown of your $42 mortgage payment. You have not as yet received an answer.

Remember, you can be Mrs. Adair calling for your husband.

TELEPHONE CALL------TO EXECUTIVE SECRETARY

You are Paul A. Ackman of Payette and you have an insurance claim a couple of months ago but the insurance company claims you do not have a policy with their company. You wish to make an appointment with the Vice President to clarify the situation.

Remember, you can be Mrs. Ackman calling for your husband.

TELEPHONE CALL------TO CASHIER

You are Roy P. Abernathy of Boise and you wish to know how much you still must pay back. In other words, you wish to know the balance of your loan.

Remember, you can be Mrs. Abernathy calling for your husband.

TELEPHONE CALL------TO CASHIER

You are Charles W. Atwood of Teton and you cannot remember if you made your mortgage payment last month.

Remember, you can be Mrs. Atwood calling for your husband.

TELEPHONE CALL------TO INSURANCE CLERK

Your name is Mr. Kimball (don't give first name unless you are asked specifically for it. Use George if you need it.) You are an insurance auditor for the Beehive Insurance Company and your job is to check policy holders to see that their property is what they say it is. You have been checking a Mr. Robert A. Bennion as you have heard that he is using his basement for producing fire crackers which is against the rules of the insurance policy. You want the insurance clerk to call Mr. Bennion and ask him if this is true. If it is true, the insurance rate will have to be raised to compensate for the increased risk. After the insurance clerk has called Mr. Bennion, he is to call you back and report on the findings. THIS IS A VERY VITAL MATTER AND IS TO BE HANDLED IMMEDIATELY OR THE INSURANCE WILL BE TERMINATED. When the insurance clerk calls for Mr. Bennion, deny that you are making fire crackers. Let a hint slip that you are lying and play it by ear from there. You may even change your story if you get caught in your lie.

TELEPHONE CALL------TO RECEPTIONIST

As soon as the receptionist answers the phone begin your conversation by saying "I have lost my coupon." Act frantic because your husband told you to pay the bills just before he left town. He will be out of town for four weeks and will skin you alive if he returns and finds that you haven't paid the mortgage. You are Mrs. Joseph Benson and your payment is around $155 or so. BUT DO NOT VOLUNTEER EITHER. Make the receptionist beg you for that information. Be rattled during the entire conversation and keep repeating that you have lost your coupon. GOOD LUCK!

TELEPHONE CALL------TO VICE PRESIDENT

You are Carl M. Ames of Oakley and you would like an appointment with the Vice President so you can talk over some clauses you don't understand in your mortgage contract. Specifically, you do not understand the early payoff fee.

Remember you can be Mrs. Ames.

TELEPHONE CALL------TO CASHIER

You are Howard C. Anderson of Castleford and you are trying, without giving your name, to find out what BOP, INC., thinks of your payment habits. You are thinking about borrowing some more money and want to know where you stand.

Remember you can be Mrs. Anderson calling for your husband.

TELEPHONE CALL------TO VICE PRESIDENT

You are William G. Abney of Boise and you wish to make an appointment to clarify one of your loan documents. You do not believe you have been getting a fair share.

Remember you can call as Mrs. Abney.

TELEPHONE CALL------TO CASHIER

You are Porter F. Angus of Inkom and you want to know who your investor is so you can contact the company personally.

Remember you can be Mrs. Angus calling for your husband.

TELEPHONE CALL------TO CASHIER

You are Thayne G. Abrams of Firth and you recently wrote a letter to BOP, INC. requesting BOP to refinance your loan. You have not heard from anyone as yet on this request so you are calling to see why you have not heard.

Remember, you can call as Mrs. Abrams.

TELEPHONE CALL------TO RECEPTIONIST

Begin your call by asking "Is this the BOP Insurance Company?"

If the answer is yes, ask how you go about getting car insurance on your new Red Firebird Pontiac Convertible. If the answer states that this is a mortgage company and not an insurance company, cordially conclude your call by apologizing for getting the wrong number.

Follow through with the conversation until the receptionist realizes that this is the wrong number.

TELEPHONE CALL------TO POSTING AND TAX CLERK

You are Curtis F. Ackerlind of Blackfoot and you wish to know how much you pay annually for taxes and insurance.

Remember, you can be Mrs. Ackerlind calling for your husband.

TELEPHONE CALL------TO POSTING AND TAX CLERK

You are Rudolf D. Albert of Paris and you wish to know the interest rate you are paying on your mortgage amount.

Remember you can call as Mrs. Albert for your husband.

TELEPHONE CALL------TO EXECUTIVE SECRETARY

You are Mr. Fobert H. Abel of Pocatello. About a week ago you wrote a letter to BOP, INC. requesting a breakdown of your loan payment. You have not received an answer as yet and you are wondering if the letter has been answered.

Remember, you can be Mrs. Abel.

TELEPHONE CALL------TO EXECUTIVE SECRETARY

You are Victor G. Allen and you recently wrote a letter to BOP, INC. asking for additional loan so you could build an eating establishment at Cove Fort. You would like to know if the letter has been answered and, if it has, you would like the letter read to you over the telephone.

Remember, you can be Mrs. Allen calling for your husband.

TELEPHONE CALL------TO POSTING AND TAX CLERK

You are W. Russell Andreason of Glens Ferry and you are concerned that the two gypsum plants in Sigurd will raise your taxes. You want to know whether BOP, INC. has any knowledge concerning a raise in taxes.

Remember, you can be Mr. Andreason calling for your husband.

TELEPHONE CALL-----TO POSTING AND TAX CLERK

You are James R. Anthony of Aberdeen and you want to know how much interest you have paid in the last six months. You also want to know at what interest rate you borrowed your money.

Remember you can be Mrs. Anthony calling for your husband.

TELEPHONE CALL------TO POSTING AND TAX CLERK

You are George E. Arnell of Aberdeen and you wish to know if BOP, INC. has any other Arnells as customer.

Remember, you can call as Mrs. Arnell.

TELEPHONE CALL------TO POSTING AND TAX CLERK

You are Walter H. Allred of Glens Ferry, and you are wondering if a mistake has been made. In talking to your County Assessor you find he says you paid over $500 in taxes last year. Your assessor says he is sure you did not pay over $325 in taxes. According to your Annual Statement received from BOP, INC. you paid $306.60 in taxes. You are wondering who is right.

Remember you can be Mrs. Allred calling for your husband.

TELEPHONE CALL------TO POSTING AND TAX CLERK

You are Mark G. Adams of Blackfoot and you are very wealthy. You wish to know how much of your monthly mortgage payment goes for taxes. You also wish to know how much in taxes you paid last year.

Remember you can be Mrs. Adams calling for your husband.

TELEPHONE CALL------TO CASHIER

You are Paul G. Addison of Rexburg and you have not received an answer to your letter requesting information. You want to know how much interest you have paid in the last 12 months.

Remember, you can be Mrs. Addison calling for your husband.

SUGGESTED RUSH JOBS FOR USE IN PHASE IV
OF THE
BOP SIMULATION

PROCEDURES FOR RUSH JOBS

1. Clear your desk so you can work through the rush job as efficiently as possible.
2. Answer your telephone as you would during the regular day and respond as quickly as possible. Get back to the rush job immediately.
3. Quit working on the rush job when you are told to do so. If you finish the job before you are asked to stop, hand carry it to the President.
   DO NOT INCLUDE THE RUSH JOB WORK WITH THE REGULAR DAY'S WORK.
4. The rush job will last for one-half hour (30 minutes).

TEACHER'S NOTE: THIS SHEET SHOULD ACCOMPANY ALL RUSH JOBS.

VICE PRESIDENT RUSH JOB
TEAM 1

1. You are to complete a payroll. The amounts to be paid are as follows:

Vice President	$800
Executive Secretary	600
Receptionist/ Administrative Assistant	525
Cashier	450
Posting and Tax Clerk	410
Insurance Clerk	390

2. You are to compute an early payoff for William J. Andrew as of payment #13.

3. You are to compute an annual Statement as of April 15 for William J. Andrews.

VICE PRESIDENT RUSH JOB
TEAM 2

1. You are to complete a payroll. The amounts to be paid are as follows:

Vice President	$800
Executive Secretary	550
Receptionist/ Administrative Assistant	475
Cashier	400
Posting and Tax Clerk	360
Insurance Clerk	310

2. Compute an early payoff for Silas R. Bush as of payment number 33.

3. Compute an annual Statement as of April 15 for Silas R. Bush.

EXECUTIVE SECRETARY RUSH JOB

1. You have five letters to type. Three must be transcribed from the enclosed tape, and two must be typed from the attached rough draft. Be sure to make a carbon copy of each letter.

(ROUGH COPY)

Mr. Roger Nelson, President, The State Insurance Company,
Salt Lake City, Utah 84112

Dear Mr. Nelson, Many of the employees in our company have expressed the desire to have a plan for group insurance explained to them in detail. We should like to develop more interest in this subject. We find, however, that insurance must be thoroughly understood by one before he can explain group insurance to the employees in our firm. None of us has the up-to-the-minute information that we should have to make such a talk.

Would it be possible to arrange to have a representative of your company come to our office next Wednesday and explain the subject to our employees.

Very truly yours,

Business Consultants, Inc.
2392 Michigan Boulevard, Chicago, Illinois 60601

Thank you for your recent request to meet with me to plan a possible study of our office layout policies. I appreciate your interest, but I do not feel that we need your services at this time.

Being a new organization, we consulted with a firm from Los Angeles when we set up our office. We are very pleased with the present layout, and we do not expect to make any changes in the near future.

If we should ever decide our office layout needs to be improved, we will contact you.

Very truly yours,

EXECUTIVE SECRETARY RUSH JOBS
(continued)

Transcription letters (to be put on transcription belts)

Mr. John Wilson
285 Brentwood Road
Ogden, Utah 84401

Dear Mr. Wilson:

You are one of five applicants selected from more than forty for whom we are granting personal interviews. Your fine application letter and well-organized data sheet made a good impression. I wish more young people realized the importance of these two items when applying for a job.

Please call our receptionist and arrange for an interview with me within the next two weeks. I look forward to this opportunity to talk with you.

Very truly yours,

Dr. Roy Thomas, President
Stevens Business College
Becker Drive Los Angeles, California 90012

Dear Doctor Thomas:

I regret that I will be unable to speak at your conference on June 10. I will be out of town that week on a business trip.

I have always enjoyed participating in your conferences, and I wish you success in this year's meeting. If I can be of service at a later date, please let me know.

Sincerely yours,

EXECUTIVE SECRETARY RUSH JOB
(continued)

Transcription letters (to be put on transcription belts)

Mr. Alan Sessions
Chairman, Heart Fund
25 South Temple Avenue
Salt Lake City, Utah 84112

When you telephoned this morning, you asked me to send you the names of all volunteers from my area. We have just five working at the present time. The names of these volunteers are given below:

Ben Carver
Frank Curtis
Ann Hadley
Louise Otto
Paul Roberts

We are having our second meeting next Monday, and I plan to distribute the information sheets and materials that I received at the district meeting. You should receive the first contributions in about two weeks.

We are looking forward to a successful campaign.

Sincerely yours,

ADMINISTRATIVE ASSISTANT RUSH JOB

TEACHER'S NOTE: THIS RUSH JOB MAY BE COMBINED WITH RECEPTIONIST RUSH JOB.

1. Space these calls so that they are at least five minutes apart.

2. Each Executive Secretary is to receive one call.

3. Each Posting and Tax Clerk is to receive two calls. The first two calls for the Posting and Tax Clerk should go to one person and the second two calls should go to the other Posting and Tax Clerk.

4. Make these calls as you normally would. Be sure to make out an Activity Log Sheet and evaluate each call.

TELEPHONE CALL TO EXECUTIVE SECRETARY

You are Mr. or Mrs. Clifton A. Abbott. You recently received a letter from BOP, INC. telling you that you did not have enough money in your tax reserve to pay your taxes. The letter requested you send a check for the additional amount. You have lost the letter and cannot remember the amount. Ask the Executive Secretary to check the files to find the amount.

Answer: $36.00

TELEPHONE CALL TO EXECUTIVE SECRETARY

You are Mr. or Mrs. Reese A. Allsop. You recently received a letter from BOP, INC. telling you that you did not have enough money in your tax reserve to pay your taxes. The letter requested you send a check for the additional amount. Ask the Executive Secretary to check the files to find the amount.

Answer: $103.32

ADMINISTRATIVE ASSISTANT RUSH JOB
(continued)

TELEPHONE CALLS TO POSTING AND TAX CLERK

You are Mr. and Mrs. Gerald C. Berg, and you wish to know how much your monthly payment to BOP, INC. is.

Answer: $35

You are Mr. or Mrs. Keith M. Bingham, and you wish to know what portion of your monthly payment goes into your tax reserve.

Answer: $46.02

You are Mr. or Mrs. Walter H. Allred, and you wish to know how much your monthly payment to BOP, INC. is.

Answer $139

You are Mr. or Mrs. Delbert V. Allan, and you wish to know what portion of your monthly payment goes into your tax reserve.

Anserr: $10.72

RECEPTIONIST RUSH JOB

TEACHER'S NOTE: THIS RUSH JOB MAY BE COMBINED WITH THE ADMINISTRATIVE ASSISTANT RUSH JOB.

1. Type final copies of the two rough drafts attached to this sheet. Be sure to make a carbon copy.
2. Make additional corrections as necessary.
3. Write a letter to the president asking for a raise in pay. Be sure to justify your request. Also, be sure to make a carbon copy.

Mr. James Short, 457 Central Avenue, Phoenix, Arizona 85004

Dear Jim, I don't know whether Walter Youse, president of the Phoenix chapter has contacted you or not about the poll being taken by the planning Committee. In case he has not, I am enclosing a pamphlet that explains, the overall plan and details our part in it.

Since you served with us on the original committee, will you serve with us again this year. We continue to need your help and advice on this important matter.

Walt would like to have our part of the survey completed by the first of August. I believe that we can do this since we have already outlined what we plan to do in order to cover the subject.

Our next meeting will be held at Newhouse's on April 7 at 7:30 p.m. A second meeting will be held on April 15--same time and place. See you there!

Very truly yours,

CASHIER RUSH JOB

1. You are to post the attached coupons to the proper Investor's Ledgers.
2. You are to complete a Daily Summary and Recap as you post to the Investor's Ledgers.
3. You are to send a Welcome Letter and Payment Facts Sheet to the borrower making his first payment.
4. A sample Welcome Letter is in your manual.

CASHIER RUSH JOB

1. Several bad checks (checks which were returned by the bank because the drawer did not have sufficient funds in his account to cover the check) have been returned to BOP, INC.
2. When BOP, INC. makes a bank deposit, a portion of the deposit goes to each Investor's account. How much each Investor receives is determined by the Daily Summary and Recap amounts. Because the tracing of an individual check to a particular Investor's account would be very difficult, BOP, INC. upon receipt of a bad check immediately makes out a check to the First Sincerity Bank of Idaho (this is where BOP, INC. maintains its account) to cover the bad check. This keeps individual investor accounts from being affected by a bad check.
3. You should make out a check to the First Sincerity Bank of Idaho for the total of the bad checks you have received.
4. You should write a letter to each individual who is responsible for a bad check telling him he must make the check good within a few days.
5. A sample Bad Check Letter is in your student's manual.

TEAM 1

TEACHER'S NOTE: You should attach a bad check to the Cashier's Rush Job at this point. The check should be written out to BOP, INC. for $35 by Gerald C. Berg. The check should be marked Insufficient Funds.

TEAM 2

TEACHER'S NOTE: You should attach a bad check to the Cashier's Rush Job at this point. The check should be written out to BOP, INC. for $120 by Norman E. Bishoff. The check should be marked Insufficient Funds.

POSTING AND TAX CLERK RUSH JOB

1. BOP, INC. has an agreement with each Investor that we will pay the taxes on all mortgaged property. Therefore, each borrower must pay a certain amount each month for taxes to BOP, INC.; and this amount is set aside to pay the taxes on that borrower's mortgaged property. To find the amount of taxes on each piece of mortgaged property, the Posting and Tax Clerk sends the original of the Loan Card to the county assessor of the county where the property is located. The county assessor writes the amount of taxes due for that property on the back of the loan card and returns it to BOP, INC. If the borrower has paid enough money into his tax reserve, BOP, INC. then pays the taxes on the mortgaged property. More money must be requested if the borrower has not paid an amount sufficient to cover the taxes due.

2. You should type a letter requesting the tax assessment for each borrower listed on the attached sheet.

3. Only one letter needs to be sent to each county assessor requesting the tax assessment even though there is more than one Loan Card for that county.

4. A sample Tax Request Letter and the names and addresses of each county assessor are found in the Student's Manual.

5. To find the enclosure(s) (Loan Cards) for each letter, you must go to your Loan Card File which is filed first by county and then alphabetically by name within that county. The original of the Loan Card should be enclosed with the letter and the duplicate should be left in the Loan Card File.

6. Upon completion of this task sheet, begin immediately with the next task sheet using the loan cards you have retrieved from the file.

TEAM 1

Tax Notices Due	County
Douglas E. Bond	Power
Phillip W. Armstrong	Idaho

TEAM 2

Tax Notices Due	County
Donald J. Ballard	Butte
Alden M. Brown	Bingham

POSTING AND TAX CLERK RUSH JOB

1. Each county assessor has written the tax assessment (the taxes due) on the back of each Loan Card and returned it to BOP, INC.

2. You should check the tax assessment against the tax reserve amount for each borrower. The yearly tax reserve can be found by multiplying the amount of the monthly tax payment (found on the borrower's ledger by 12.

3. You should pay the taxes for each borrower with sufficient money in his tax reserve. You do this by having the Receptionist write a check to the appropriate county assessor and enclosing this check with a letter of transmittal. Only one check needs to be sent to each county assessor to cover all the borrowers in that county.

4. You should type a letter of transmittal to transmit the check to the appropriate county assessor. The check should accompany the letter of transmittal when it goes to the Vice President for signature. A sample letter of transmittal and the names and addresses of each county assessor are in your student's manual.

6. Be certain the Loan Cards are refiled when you are finished working with them.

INSURANCE CLERK RUSH JOB

1. All insurance policies received by BOP, INC. must be processed to determine if the right customer, property, and mortgage amount is covered by the insurance.
2. By using your Master Customer List you can determine whether these three things on each policy are correct.
3. You should fill out an Insurance Correction Form on each incorrect policy.
4. You should write a Premium Letter to each borrower with a correct policy telling him his insurance has been approved. A sample Premium Letter is found in your Student's Manual.

TEACHER'S NOTE: PREPARE A SET FOR EACH TEAM.

Policy No.: 05-038

Insuree: American Western Life Insurance

Insured: Paul G. Addison, 353 South 1100 East, Rexburg, Idaho 83440

Property Description: Lot 2 Block 18 Sunrise Heights, Extension #9, Rexburg, Idaho

Amount of Coverage: $14,000

Effective Dates of Policy: November 1, 1969 to November 1, 1972

Cost of Coverage: $84.00

INSURANCE CLERK RUSH JOB

1. BOP, INC. has an obligation to its investors to keep all mortgaged property adequately insured.

2. Sometimes a borrower does not respond to a request for additional insurance funds as rapidly as BOP, INC. would like. When this happens, BOP, INC. usually receives a Policy Cancellation Notice from the insurance company indicating a policy is about to expire because of nonpayment of premium.

3. A Policy Cancellation Letter must then be sent to the borrower indicating that action will be taken if he does not send the additional amount necessary to pay the premium. A sample Policy Cancellation Letter is in your Student's Manual.

4. You are to send a Policy Cancellation Letter to each borrower identified by a Policy Cancellation Notice.

5. The loan number and policy number are identical.

POLICY CANCELLATION NOTICE
TEAM 1

BOP, INC.
Career Avenue
Going Places, Idaho 83221

Gentlemen:

Subject: Insurance Policy No. 03-006

Subject policy will be cancelled on October 1 if renewal premium is not received.

Present coverage is effective until end of thirty-day grace period.

Sincerely,

John Jones
Premium Clerk

jal

INSURANCE CLERK RUSH JOB

1. On the accompanying sheet you will find the names of borrowers for whom you are to renew insurance policies.

2. You should check the cost of renewal against the insurance reserve amount for each borrower. The yearly insurance reserve can be found by multiplying the amount of the monthly insurance payment (found either in your Master Customer List or on the Borrower's Ledger) by 12.

3. If the insurance reserve is sufficient to cover the amount of the premium, you should have the Receptionist write a check to the appropriate insurance company. Only one check covering the insurance for all borrowers whose premiums are due needs to be sent to each company.

4. You should type a letter of transmittal to transmit the check to the appropriate insurance company. The check should accompany the letter of transmittal when it goes to the Vice President for signature. A sample letter of transmittal and the names and addresses of each insurance company are in your Student's Manual.

5. If the insurance reserve is insufficient to cover the insurance amount for a particular borrower, you should type a letter to that borrower asking for additional funds. A sample letter is in your manual.

TEAM 1

Insurance Policy Renewals	Cost of Renewal	Policy No.
Max D. Bowman	$ 32.04	02-023
Alden M. Brown	137.05	11-059

TEAM 2

Insurance Policy Renewals	Cost of Renewal	Policy No.
Elson R. Brady	$ 90.90	04-093
John R. Briggs	154.70	03-056

INSURANCE CLERK RUSH JOB
(continued)

Policy No: 09-080

Insuree: California Western Life Insurance

Insured: Clifford Adair, 1457 Van Buren Avenue, Arco, Idaho 83213

Property Description: Lot 16 Block 5 Sunset Road, Development #7, Arco, Idaho 83213

Amount of Coverage: $4,300.00

Effective Dates of Policy: October 15, 1969 to October 15, 1972

Cost of Coverage: $32.04

Policy No: 11-066

Insuree: Farmers Insurance Group

Insured: F. Blaine Abraham, 2910 Cascade Way, Declo, Idaho 83323

Property Description: Lot 2 Block 12 Sunset Road, Addition #4, Declo, Idaho 83323

Amount of Coverage: $18,000

Effective Dates of Policy: October 1, 1969 to October 1, 1971

Cost of Coverage: $108.00

INSURANCE CLERK RUSH JOB
(continued)

POLICY CANCELLATION NOTICE
TEAM 2

BOP, INC.
Career Avenue
Going Places, Idaho

Gentlemen:

Subject: Insurance Policy No. 06-029

Subject policy will be cancelled on September 1 if renewal premium is not received.

Present coverage is effective until end of thirty-day grace period.

Sincerely,

John Jones
Premium Clerk

jal

SAMPLE QUESTIONS FOR TEACHERS TO ASK DURING INTERVIEW

1. What are your plans for the future?
2. What grades are you getting in school?
3. What courses do you enjoy most in school?
4. What courses do you dislike the most in school?
5. What are some of your hobbies?
6. Do you belong to any clubs?
7. How did you become interested in our firm?
8. What makes you think you will like this type of work?
9. Do you own an automobile?
10. Do you feel that you get along well with people? Why?
11. What type of work have you done in the past? What company?
12. Do you get along well with your parents? Brothers and sisters?
13. How many in your family?
14. What is the condition of your health? How much school have you missed?
15. What would you expect for a starting salary?
16. Do you think you can satisfactorily perform this job?
17. When can you start work?

INTERVIEWERS CHECK LIST

1. What was your first impression of the applicant with respect to his general appearance and manner?

2. What was your opinion of the applicant's attitude?

   Eaceptionally good_____ Above average_____ Average_____ Poor_____

3. Did the applicant appear as though he would

   Cooperate well with others_____ Be non-cooperative_____

4. What was your opinion of his temperament?

   Emotions well controlled_____ Average disposition_____

   Somewhat excitable_____ Inclined to be irritable_____

5. What was your impression with respect to his general integrity and character?

6. Did the applicant's general physical condition and stature appear to meet the requirements of the trade?

   Extremely well fitted from a physical standpoint_____

   Normal physical fitness_____ Questionable_____

   Unfit due to definite physical handicap_____

7. Did your overall impression of the applicant during the course of the interview

   Improve_____ Remain the same_____ Change unfavorably_____

8. General comments:

PERSONAL INTERVIEW FORM

QUALITY	HIGHLY ACCEPTABLE	ACCEPTABLE	DOUBTFUL	NOT ACCEPTABLE & WHY
Personal appearance				
Poise (self confidence)				
Speech (tone and grammar)				
Personality				
Attitude				
Ability to make decisions*				
Social courtesies				
Acceptance of policies*				
Mannerisms				

BOP, INC.

CAREER AVENUE
GOING PLACES, IDAHO

EVALUATION SHEET

SELF EVALUATION:

1. How do you react to stressfull situations?
2. How do you react to undue criticism?
3. How do you react to praise?
4. How do you react to constructive criticism?
5. How do you react to restrictions of dress, specific hours, limited released time, overtime work loads?
6. How do you react to peers evaluating you?
7. How do react to evaluating yourself?
8. When on the job, how do you react to friction between employees, employer or friction from the outside world?
9. Any general comments that you found our about yourself while working in BOP?

BOP, INC. EVALUATION

1. List weakness of the program.
2. List strenghts of the program.
3. List your recommended changes.
4. As an employee, what type of work did you find interested you the most? (Be specific.) What type of work interested you the least?
5. After being employed in BOP, INC., for a limited amount of time have you come up with any specific ideas as to:
    a. Would you work in an office full time
    b. You would not work in an office full or part time
    c. You are still undecided about what you want to do.